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# Social Security Bulletin



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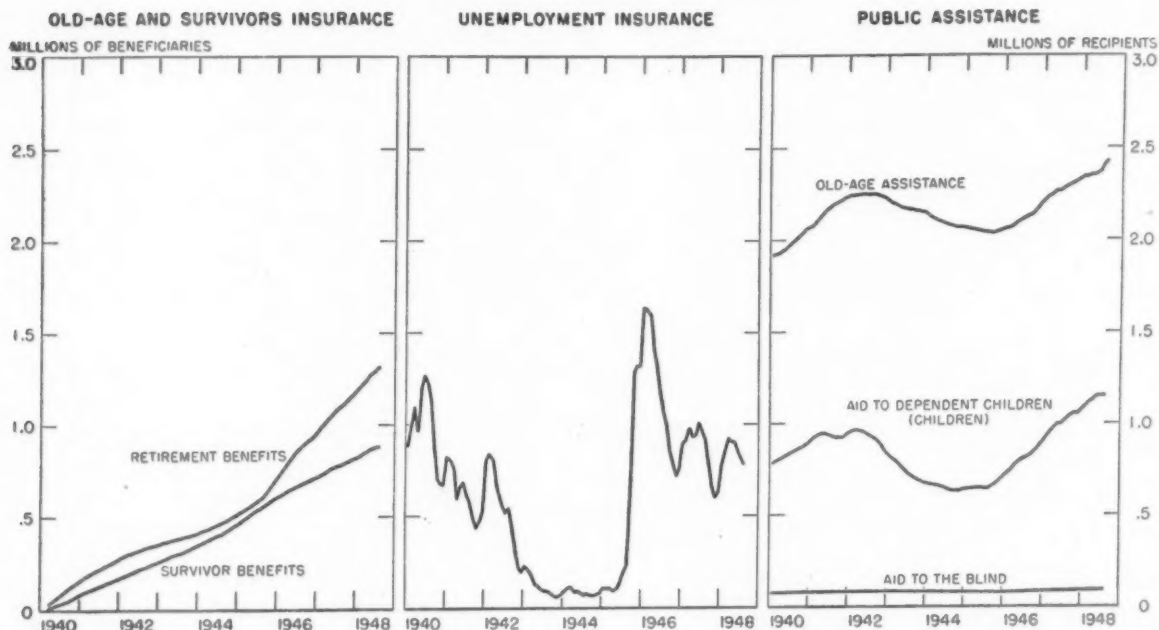
*Advisory Council on Social Security: Reports on  
Permanent and Total Disability Insurance  
and on Public Assistance*

*Trends in Recipient Rates for Old-Age Assistance  
Federal Credit Unions*

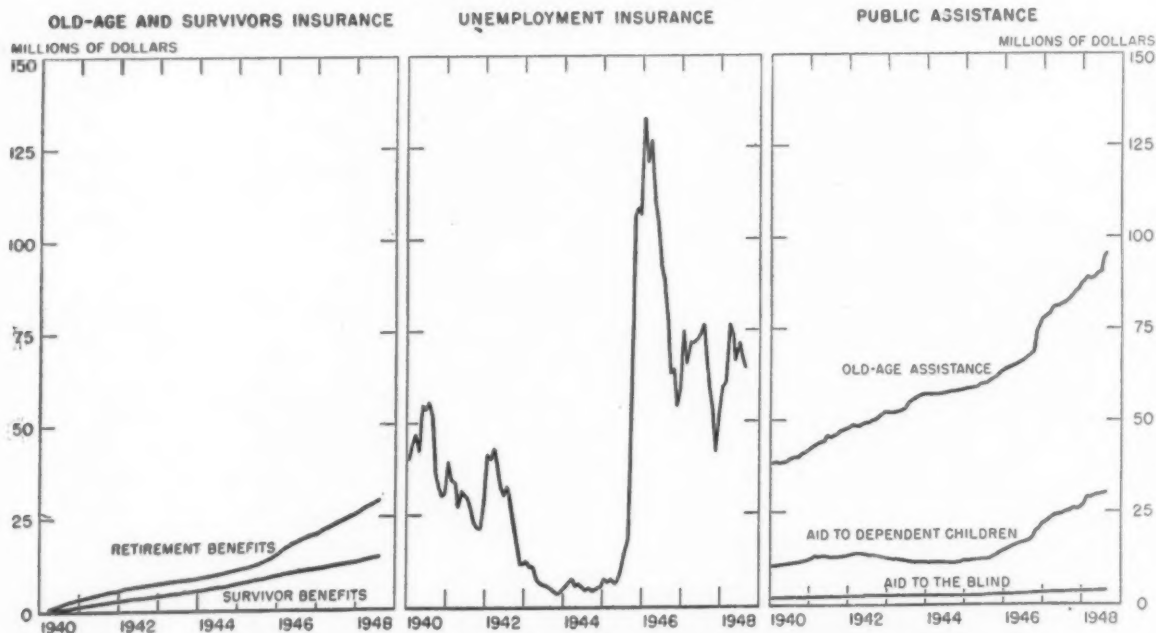
FEDERAL SECURITY AGENCY  
SOCIAL SECURITY ADMINISTRATION  
WASHINGTON, D. C.

# Social Security Operations\*

## INDIVIDUALS RECEIVING PAYMENTS



## SOCIAL SECURITY PAYMENTS



\*Old-age and survivors insurance, beneficiaries actually receiving monthly benefits (current-payment status) and amount of their benefits during month; unemployment insurance, average weekly number of beneficiaries for the month and gross benefits paid during the month under all State laws; public assistance, recipients and payments under all State programs.



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# Social Security Bulletin

Volume 11

October 1948

Number 10

## Social Security in Review

### The Month of August

There were no significant changes in economic activity during August; the changes that did occur were largely due to seasonal factors. Developments during the month included a rise in industrial production, recovering most of the vacation loss of July; a drop in the labor force, marking the beginning of the customary late summer recession; and an increase to an all-time high in the rate of national income. Personal income in August, at an annual rate of \$215 billion, was up \$2 billion from July. Practically all the gain was in employees' income, as other segments showed no change or dropped slightly.

Civilian employment fell to 61.2 million in August, when a midsummer drop of 700,000 in agricultural employment was only partially offset by an increase of 300,000 in nonagricultural jobs. At the same time, unemployment continued to drop, reaching the 2-million mark as the labor force, following the usual seasonal pattern, shrank by 700,000 to 63.2 million.

SEASONAL INCREASES in certain kinds of employment, together with resumption of factory operations after midsummer vacation shut-downs, caused claims for State unemployment insurance to drop in August for the second successive month and to reach their lowest monthly level so far this year. The number of new spells of unemployment as reflected by initial claims dropped to 705,400, while continued weeks of unemployment (continued claims) fell to 4,001,100. The August 1948 volume of continued claims was below that for August 1947; initials claims, however, were slightly higher than they were for the same month last year. Some 750,000 claimants ceased filing claims for

benefits during the 4 weeks ended in August; only 9 percent had exhausted their benefit rights, and presumably most of the others became reemployed. Benefit checks were issued to an average of 788,400 persons each week, in contrast to the July average of 810,500. Checks for total unemployment averaged \$19.28, the same as in July. The total benefits paid dropped for the second successive month, from \$67.6 million to \$64.6 million, about \$2.2 million less than was paid during August 1947.

In the Nation as a whole, textile and apparel industries continued their seasonal slump through August. Nine States attributed a part of their claims loads to lay-offs in these industries. In another six States, em-

ployment increased in these industries; New York's needle trades, for example, experienced a vast improvement. Construction activities continued to absorb many of the unemployed and cut the claims loads in a number of States, and increased hiring in food-processing industries helped to reduce the level of claims in eight States.

Altogether, 42 States reported declines in initial claims. An important factor in these declines was the return to their jobs of workers, not eligible for vacation pay, who had been affected by the widespread vacation shut-downs in industry during July. Other factors were increased employment in the New York City apparel trades, as noted above, and, in Washington, a return to normal levels after the large volume of claims received in July, when the new benefit year began.

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The largest increases in initial claims—12,100 in Michigan and 3,300 in Wisconsin—were attributed to lay-offs in automobile plants.

Continued claims dropped during August in 38 States. Outstanding were the declines of 106,600 in New York, 49,700 in California, 31,000 in New Jersey, and 29,200 in Illinois. Another five States reported declines ranging from 10,000 to 20,000. Michigan, on the other hand, reported a rise of 27,100 in continued claims as the result of lay-offs in automobile plants, and Alabama a rise of 3,900, as the coal-mining and textile industries laid off workers.

The ratio of insured unemployment during the week ended August 14 to average monthly covered employment was 3.1—lower than for any comparable week in 1948. In 7 States, insured unemployment was less than 1 percent of the average covered employment; for the fourth successive month, North and South Dakota, with ratios of 0.3 and 0.4, had the lowest rates. Rhode Island's ratio of 6.9 was the highest in the country for the fourth successive month.

AT THE END OF AUGUST, 2.2 million persons were receiving monthly benefits under the old-age and survivors insurance program, 17 percent more than the number a year earlier. Their monthly amounts totaled \$43.4 million. During August, monthly benefits were awarded to 45,000 persons, the lowest number for any month since November 1947. Awards of primary, wife's, and widow's benefits, which decreased 10 percent, 7 percent, and 3 percent, respectively, accounted for almost all the 6-percent decline from the number awarded in July.

NATIONAL CASE LOADS for each of the special types of assistance rose in August, but only by a fraction of 1 percent. The general assistance case load, on the other hand, dropped slightly for the fifth consecutive month.

The August increases of 10 percent in the number of recipients of old-age assistance and general assistance in Louisiana reflected further the effects of the fundamental changes in those programs that began in the preceding month. In Mississippi the

## Selected current statistics

[Corrected to Oct. 6, 1948]

Item	August 1948	July 1948	August 1947	Calendar year	
				1947	1946
<i>Labor Force<sup>1</sup> (in thousands)</i>					
Total civilian.....	63,186	63,842	61,665	60,170	57,520
Employed.....	61,245	61,615	59,569	58,030	55,250
Covered by old-age and survivors insurance <sup>2</sup> .....	36,500	36,300	35,000	34,100	31,600
Covered by State unemployment insurance <sup>3</sup> .....	33,200	32,800	32,500	31,500	28,200
Unemployed.....	1,941	2,227	2,096	2,140	2,270
<i>Personal Income<sup>4</sup> (in billions; seasonally adjusted at annual rates)</i>					
Total.....	\$215.1	\$212.9	\$190.8	\$195.2	\$178.1
Employees' income <sup>5</sup> .....	136.4	133.6	121.6	123.0	113.0
Proprietors' and rental income.....	50.3	51.0	42.8	46.0	41.8
Personal interest income and dividends.....	17.1	17.0	15.6	15.6	13.5
Public aid <sup>6</sup> .....	1.8	1.7	1.5	1.5	1.2
Social insurance and related payments <sup>7</sup> .....	7.1	7.1	7.2	7.4	7.2
Miscellaneous income payments <sup>8</sup> .....	2.4	2.5	2.1	1.7	1.3
<i>Old-Age and Survivors Insurance</i>					
Monthly benefits:					
Current-payment status: <sup>9</sup>					
Number (in thousands).....	2,202	2,182	1,877		
Amount (in thousands).....	\$43,370	\$42,882	\$36,095	\$452,939	\$360,424
Average primary benefit.....	\$25.21	\$25.17	\$24.78		
Awards (in thousands):					
Number.....	45	48	46	573	547
Amount.....	\$961	\$1,032	\$976	\$11,881	\$10,972
<i>Unemployment Insurance</i>					
Initial claims (in thousands).....	705	839	623	9,724	9,828
Continued claims (in thousands).....	4,001	4,294	4,296	51,860	67,333
Weeks compensated (in thousands).....	3,405	3,564	3,832	44,328	50,915
Weekly average beneficiaries (in thousands).....	778	810	915	852	1,152
Benefits paid (in millions) <sup>10</sup> .....	\$65	\$68	\$67	\$776	\$1,095
Average weekly payment for total unemployment.....	\$19.28	\$19.23	\$17.78	\$17.83	\$18.50
<i>Public Assistance</i>					
Recipients (in thousands):					
Old-age assistance.....	2,429	2,407	2,289		
Aid to dependent children:					
Families.....	451	440	404		
Children.....	1,152	1,145	1,028		
Aid to the blind.....	84	84	80		
General assistance.....	356	358	333		
Average monthly payments:					
Old-age assistance.....	\$39.37	\$39.24	\$36.39		
Aid to dependent children.....	66.83	66.73	63.43		
Aid to the blind.....	41.21	40.97	38.52		
General assistance.....	43.49	43.67	40.14		

<sup>1</sup> Estimated by the Bureau of the Census.

<sup>2</sup> Monthly figures represent employment in a specific week; annual figures, employment in an average week.

<sup>3</sup> Monthly figures represent employment in a specific pay period; annual figures, employment in an average pay period.

<sup>4</sup> Data from the Office of Business Economics, Department of Commerce.

<sup>5</sup> Civilian and military pay in cash and in kind in the continental United States, pay for Federal civilian and military personnel stationed abroad, other labor income (except compensation for injuries), mustering-out pay, and terminal-leave pay. Military pay includes the Government's contribution to allowances for dependents of enlisted personnel. Civilian wages and salaries represent net earnings after employee contributions under social insurance and related programs have been deducted.

<sup>6</sup> Payments to recipients under 3 special public

assistance programs and general assistance.

<sup>7</sup> Includes payments of old-age and survivors insurance, railroad retirement, Federal, State, and local retirement, veterans' pensions and compensation, workmen's compensation, State and railroad unemployment insurance and sickness compensation, and readjustment and subsistence allowances to veterans under the Servicemen's Readjustment Act.

<sup>8</sup> Includes veterans' bonus (Federal and State), payments under the Government life insurance, national service life insurance, and military and naval insurance programs, the Government's contribution to nonprofit organizations, and business transfer payments.

<sup>9</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount which is less than current month's benefit.

<sup>10</sup> Gross; not adjusted for voided benefit checks.

number of recipients of old-age assistance rose nearly 13 percent, and the number of dependent children aided, nearly 11 percent. The Mississippi agency had estimated that 12,000 eligible persons had applications for one of the special types of assistance pending at the end of May. An increased appropriation for public as-

sistance had made possible a systematic plan to add such persons to the rolls. The assurance of additional Federal funds beginning in October permitted an acceleration of this plan, and some 5,000 cases were added in the three programs in August.

The prospect of increased Federal

(Continued on page 16)

## Advisory Council on Social Security: Reports on Permanent and Total Disability Insurance and on Public Assistance

*In its first report to the Senate Finance Committee, reprinted in part in the May Bulletin, the Advisory Council considered old-age and survivors insurance. It has since submitted to the Committee its recommendations for a program of permanent and total disability insurance and a third report on public assistance. The introductory sections of these two studies, including summaries of the recommendations, are reproduced below.*

THE ADVISORY COUNCIL ON Social Security—a group of 17 men and women representing different parts of the country and drawn from various fields—was appointed by the Senate Committee on Finance under the authority of Senate Resolution 141 of July 23, 1947, "to make a full and complete investigation" of the present social security program. Edward R. Stettinius, Jr., rector of the University of Virginia, was made chairman, and Sumner H. Slichter, of Harvard University, associate chairman.<sup>1</sup>

In its first report the Council dealt only with recommendations for improving the present system of old-age and survivors insurance.<sup>2</sup> Expansion of that program to cover the risk of income loss from permanent and total disability was proposed in the Council's second report;<sup>3</sup> two of the members held, however, that disability protection should be included within the framework of the present public assistance provisions. The third report<sup>4</sup> deals with public assistance and is intended, the Council declares, to supplement the two earlier reports; the recommendations "presuppose that the essential recommendations contained in the Council's earlier reports on old-age and survivors insurance and permanent and total disability insurance will be enacted into law."

The material that follows is taken verbatim from the introductory sections, which include summaries of the recommendations that are developed in detail in the full reports.

<sup>1</sup> For a list of the membership, see the *Bulletin*, May 1948, p. 21.

<sup>2</sup> S. Doc. 149, 80th Cong., 2d sess.

<sup>3</sup> S. Doc. 162, 80th Cong., 2d sess.

<sup>4</sup> S. Doc. 204, 80th Cong., 2d sess.

### Permanent and Total Disability Insurance

#### Introduction

Income loss from permanent and total disability is a major economic hazard to which, like old age and death, all gainful workers are exposed. The Advisory Council believes that the time has come to extend the Nation's social insurance system to afford protection against this loss.

There can be no question concerning the need for such protection. On an average day the number of persons kept from gainful work by disabilities which have continued for more than 6 months is about 2 million. The economic hardship resulting from permanent and total disability is frequently even greater than that created by old age or death. The family must not only face the loss of the breadwinner's earnings but must meet the costs of medical care. As a rule, savings and other personal resources are soon exhausted. The problem of the disabled younger worker is particularly difficult since he is likely to have young children and not to have had an opportunity to acquire any significant savings.

Present methods of protection against income loss from permanent and total disability are not adequate. More than 60 life insurance companies offer such protection, but few individuals purchase it. The cost is high, the terms on which it is sold are restrictive, and most life insurance companies no longer follow aggressive sales policies with respect to permanent and total disability insurance. Workmen's compensation affords protection against work-connected disa-

bilities, but less than 5 percent of all permanent and total disability cases are of work-connected origin. Special programs provide disability payments for limited groups such as veterans, railroad employees, and some Federal, State, and local employees. In a high percentage of the total cases, however, the disabled worker exhausts his own resources and becomes dependent upon public assistance. Few persons, even those receiving moderately high salaries, can accumulate enough to support their families during prolonged periods of income loss. Social insurance seems the only practical and adequate method of preventing dependency from income loss resulting from permanent and total disability.

The Council recognizes the difficulties in extending social insurance to cover permanent and total disability. Unless adequate safeguards are established, the possibility of receiving monthly disability benefits over extended periods may lead to some unjustified claims and induce some beneficiaries to resist efforts to restore their capacity to work. In certain types of cases, disability may not be easily and reliably determined. The Council also appreciates that the number and duration of disabilities reflect somewhat the state of the labor market and may increase as unemployment rises. We are aware that in the past many life insurance companies have had unfavorable experience with disability insurance. In our opinion, that experience is important but not conclusive.

The Council is also aware that the low levels of disability benefits paid by some foreign countries affect the usefulness of their experience as a precedent for the American program. Other countries, however, have successfully administered systems paying benefits at least as high in relation to average wages as those proposed by the Council. The experience of some 40 foreign countries with programs of permanent and total disability insurance offers much that is valuable for America. Nevertheless, the United States must of necessity pioneer in the kind of disability program adapted to its needs just as it has had to pioneer in other areas of social insurance in designing programs to meet special

American conditions. Experience which will be valuable in the development of the American program is provided by workmen's compensation, commercial insurance, and the several special programs for veterans, railroad workers, and public employees, as well as by the foreign social insurance systems.

The Council is strongly impressed with the seriousness of the problems created by permanent and total disability and with the social disadvantages of compelling the victims of this misfortune to depend upon public assistance. We believe that there is enough administrative ability in our Government organization to provide effective machinery for meeting this pressing social need. In view of the admitted administrative difficulties in undertaking the payment of such benefits, however, the Council recommends a highly circumscribed program. More progress will be made in the long run if the persons responsible for operating the program have an opportunity to develop experience under relatively favorable conditions.

We believe further that it would be desirable to establish a public advisory board to counsel with the Federal administration particularly during the early years of the operation of this new program. Such an advisory group could assure that a variety of viewpoints are considered in the formulation of policy. The advisory group might appropriately later review and make recommendations on the conduct of operations and the extent to which the program achieves its purpose. The estimated level-premium cost<sup>\*</sup> of the program recommended by the Council would be only about one-tenth to one-fourth of 1 percent of pay roll and in the early years would be considerably less. Furthermore, these costs would not constitute a wholly new expense since the cost of providing for the permanently and totally disabled is now met to a considerable extent by public and private assistance and institutional care. For instance, in January

1948 about 80,000 persons were receiving aid to the blind, and payment for aid to dependent children went to the families of about 100,000 disabled men. A substantial percentage of the approximately 375,000 family heads and single individuals receiving general assistance are disabled.

#### *Summary of Major Recommendations*

*Eligibility requirements.*—To qualify for benefits, a disabled person would have to be incapable of self-support for an indefinite period—permanently and totally disabled. He would have to be unable, by reason of a disability medically demonstrable by objective tests, to perform any substantially gainful activity. This requirement would eliminate the problems involved in the adjudication of claims based solely on subjective symptoms.

We recommend that a waiting period of 6 months be required and that benefits be payable only in those cases in which, at the end of the waiting period, the disability appears likely to be of long-continued and indefinite duration. This requirement is much more exacting than the disability provisions of commercial insurance policies now being issued, which specify that a total disability that has persisted for 6 months will be presumed to be permanent. The definition as a whole constitutes a strict test of permanent and total disability, which would operate as a safeguard against unjustified claims.

To assure that disability benefits will be available only to workers who have suffered income loss by reason of disability, we recommend that strict eligibility requirements be adopted to test both the recency and long duration of an individual's attachment to the labor market. To be eligible, a worker would need a minimum of 40 quarters of coverage, would have to have 1 quarter of coverage for every 2 in his working lifetime after 1948 in covered employment, and would have to show employment during at least one-half the time within the period immediately preceding the onset of his disability.

*Amount of benefits.*—The same benefit formula recommended for old-age and survivors insurance is pro-

posed for the disability insurance program. The Council does not recommend, however, that benefits be provided for dependents of the disabled worker. If these were provided, there is the possibility that disability benefits in some cases might prove attractive enough to discourage return to gainful work after recovery or rehabilitation. Thus the benefits under the disability program when the worker has dependents would be substantially less than those we propose for old-age and survivors benefits. They would be as much as one-half the average monthly wage only in the case of workers who averaged \$75 a month or less, while the average benefit for all workers would be only about 30 percent of the average wage.

*Provisions for rehabilitation of disabled workers.*—The Council recommends that contributions be made from the Federal old-age and survivors insurance trust fund toward the expense of rehabilitating beneficiaries on the disability rolls. A substantial number of beneficiaries can be rehabilitated and become self-supporting. The national economy will benefit from the restoration of their earning capacity, and the cost of the insurance system will be reduced because the disability benefits of persons who have been rehabilitated will be terminated.

*Termination or suspension of benefits.*—Benefits should be denied when the beneficiary refuses to undergo a medical examination or reexamination and should be suspended when he refuses to cooperate in his rehabilitation. Payments should also be suspended for any period for which workmen's compensation is payable under a State or Federal program.

*Integration with old-age and survivors insurance.*—Permanent and total disability insurance and old-age and survivors insurance should be administered as a single system. Aside from the similarity of risks, considerations of administrative efficiency and economy make the integration logical. Integration would also facilitate the maintenance of the benefit rights of disabled workers for purposes of future old-age and survivors insurance payments.

If the administration of the two

<sup>\*</sup> The level-premium contribution rate is the rate which would support the system in perpetuity if collected from the first year.



programs is integrated, the facilities already established under old-age and survivors insurance for maintaining individual wage records, the network of old-age and survivors insurance field offices, and the administrative machinery for awarding benefits and certifying claims could be adapted to the requirements of the disability program with relatively minor adjustments.

### *The Method of Social Insurance*

The Council is strongly of the belief that the foundation of the social security system should be the method of contributory social insurance with benefits related to prior earnings and awarded without a needs test.

The Council believes that the permanently and totally disabled worker—as well as the aged worker or the dependent survivors of a deceased worker—should not be required to reduce himself to virtual destitution before he can become eligible for benefits. Certainly there is as great a need to protect the resources, the self-reliance, dignity, and self-respect of disabled workers as of any other group. The protection of the material and spiritual resources of the disabled worker is an important part of preserving his will to work and plays a positive role in his rehabilitation.

## **Public Assistance**

### *Introduction*

In each of its two previous reports, the Advisory Council has stated that it believes the foundation of the social security system should be the method of contributory social insurance with benefits related to prior earnings and awarded without a means test. In its first report the Council recommended extension of the protection of the old-age and survivors insurance system to virtually all persons who work, a substantial increase in benefits, and considerable liberalization of eligibility requirements for older workers. In its second report the Council recommended expansion of the Federal system of old-age and survivors insurance to include protection against loss of income arising from permanent and total disability.

The adoption of the recommenda-

tions in the Council's two earlier reports would, in the long run, greatly reduce the need for public assistance. Employed and self-employed persons would earn protection for themselves and their families while working, and—in the event of old age, permanent and total disability, or death—they or their families would receive insurance benefits. Assistance payments, however, still would be necessary for those who had unusual needs, or for those who were in need for reasons not covered by the insurance program, or for the few who for one reason or another were unable to earn insurance rights through work. Even in the long run there would be from 5 to 15 percent of the men over 65 years of age who would not be able to meet the eligibility requirements for retirement benefits. About half the women over 65 would not have retirement protection based on their own earnings, but most of them would have protection based on their husband's wage records. Assistance would continue to be necessary for children in need because of desertion by their father, for persons who become disabled before they have an opportunity to earn insurance rights, and for persons who had exhausted their rights under unemployment insurance or who were unprotected by that program. Finally, since the amount of insurance benefits must be geared to the more or less average case, some persons in unusual circumstances would need assistance to supplement their insurance benefits.

During the next decade or two there will be a much greater need for assistance than this continued long-run need for supplementing and filling in the gaps of the insurance program. In the immediate future large numbers of aged persons, children, and disabled persons will be forced to rely on assistance because old-age and survivors insurance has failed to cover all occupations from the beginning of the program and because it is unable to cover those who are already retired or disabled, or the survivors of those who have already died when the expanded system first becomes effective. By 1955 there will still be an estimated 33 to 44 percent of the male population 65 years of age and over who will not be eligible for retirement benefits even

though coverage is broadly extended, and only 10 to 13 percent of the women 65 years of age and over will have retirement rights based on their own employment. Even by 1960 there will be 19 to 31 percent of the men and 83 to 87 percent of the women in this age group without fully insured status. Furthermore, under the Council's recommendations only persons with at least 10 years of coverage and a continuing attachment to the labor market would be eligible for permanent and total disability benefits. A relatively small proportion of workers therefore would have such protection in the immediate future.

In its recommendations on public assistance, the Council has had in mind both the function of that program as a large-scale transitional system during the relatively short period which will elapse before the comprehensive social insurance system becomes fully effective and the function of public assistance in a mature social security system as a means of supplementing the basic insurance benefits and filling in the gaps in insurance protection. Assistance is the program which takes final responsibility for meeting need when all methods of preventing dependency have failed.

In the Council's opinion, public assistance should continue to be administered on the basis of a strict needs test with all income being taken into account in determining both eligibility and the amount of the payment. A relaxation of the needs test in assistance would result either in more funds being expended for assistance than would otherwise be necessary or, if additional funds were not made available, the increasing number of eligible persons would necessarily force down the level of payments for those who need help most.

The development of the proper relationship between social insurance and public assistance is a matter of major concern to the Council. We believe that it is of great importance that the social insurance system be strengthened at the earliest opportunity through extension of coverage, increases in benefit amount, and liberalization in eligibility requirements so that insurance becomes the recognized basic method for dealing with income loss. As stated in our report

on old-age and survivors insurance:

Differential benefits based on a work record are a reward for productive effort and are consistent with general economic incentives, while the knowledge that benefits will be paid—irrespective of whether the individual is in need—supports and stimulates his drive to add his personal savings to the basic security he has acquired through the insurance system. Under such a social insurance system, the individual earns a right to a benefit that is related to his contribution to production. This earned right is his best guaranty that he will receive the benefits promised and that they will not be conditioned on his accepting either scrutiny of his personal affairs or restrictions from which others are free.

Public assistance payments from general tax funds to persons who are found to be in need have serious limitations as a way of maintaining family income. Our goal is, so far as possible, to prevent dependency through social insurance and thus greatly reduce the need for assistance.

If social insurance payments are allowed to be lower on the average than assistance payments, public support of the insurance principle will be undermined. People expect benefits under a contributory program to be at least as high as grants made from general taxation as a consequence of need. At the beginning of 1941 this was the case. The national average for retirement benefits under the insurance program was slightly higher than the national average for assistance—\$22.60 as compared with \$20.49. Since that time, however, the level of assistance payments has increased considerably as prices have increased and the Federal Government has twice increased its amount of participation in the assistance program, once in 1946 and again in 1948. No comparable increase has been made in the level of payments under the old-age and survivors insurance program. At the beginning of 1945, even before the Federal Government had increased its rate of participation in assistance, the national average for old-age assistance had risen to \$28.52, while the average for retirement benefits was \$23.73. According to the latest available figures (June 1948), the assistance average has risen to \$38.18 as compared with \$25.13 for insurance. In October of 1948 under Public Law 642 (80th

Cong., 2d sess.), the amount in old-age assistance can be increased to about \$43 for the number of recipients now on the old-age assistance rolls without additional cost to the States and local units of government. The following table shows the progressive disparity in amounts paid under the two programs: \*

TABLE A.—Comparison of average payments under old-age assistance and for retired workers under old-age and survivors insurance

Month and year	Old-age assistance	Retired worker under old-age and survivors insurance
January 1941.....	\$20.49	\$22.60
January 1945.....	28.52	23.73
June 1948.....	38.18	25.13

In October of 1948 the old-age assistance average will again increase substantially because of changes in the Federal law, while the old-age and survivors average will be only a few cents more.

The fact that these changes in the public assistance program have preceded changes in social insurance coverage and benefits is in our opinion a matter of serious concern. Unless the insurance system is expanded and improved so that it in fact offers a basic security to retired persons and to survivors, there will be continual and nearly irresistible pressure for putting more and more Federal funds into the less constructive assistance programs.

\* If it were possible to compare the national averages for aged couples under the two programs, the disparity would undoubtedly be greater than that shown above. Aged couples under insurance are entitled to only half again as much as the single retired worker with the same wage record, while the aged couple under assistance may receive up to twice as much as the single person and on the average does receive much more than half again as much. The averages shown above for assistance include those cases in which both a husband and wife are receiving payments, while the averages for old-age and survivors insurance include only the retired worker. If the wife's benefits under old-age and survivors insurance were averaged in, the figure for June 1948 would be \$21.98 per individual as compared with \$25.13 for retired workers.

### The Nature of the Program

Responsibility for public assistance in the United States is now shared by the local, State, and Federal Governments. Until 1936 this responsibility was entirely local and State, except for the emergency programs during the early thirties. Earlier still, the responsibility for relief was entirely local. Even now all expenditures for general assistance come from local funds in 15 States; half or more than half of the funds for general assistance come from the State in only 18 States; and in only 4 States are all expenditures for general assistance financed by the State.

With the passage of the Social Security Act, the Federal Government assumed substantial responsibility on a continuing basis for public assistance to the aged, to the blind, and to dependent children. Within these areas the Federal Government has supplied large sums, at first on a 50-50 matching basis within maximums of \$30 for old-age assistance and aid to the blind, while the basis was \$1 for each \$2 for aid to dependent children within maximums of \$18 for the first child and \$12 for each additional child aided in the family. In 1939 the Federal maximums for old-age assistance and aid to the blind were increased to \$40, and Federal matching for aid to dependent children was established on a 50-50 basis. Since October 1, 1946, Federal funds have been paid under a matching formula which established the Federal share of assistance payments at two-thirds of the first \$15 of the average monthly payment per recipient, plus one-half the remainder within maximums of \$45 for old-age assistance and aid to the blind; in aid to dependent children the Federal share has been two-thirds of the first \$9 of the average payment per child plus one-half of the remainder within maximums of \$24 for the first child and \$15 for each additional child aided.

In October 1948 the Federal participation in the three State-Federal programs will increase again under Public Law 642. The Federal Government will provide three-fourths of the first \$20 of the average monthly payment plus one-half of the remainder

within maximums of \$50 for old-age assistance and aid to the blind; the Federal share for aid to dependent children will be three-fourths of the first \$12 of the average payment per child plus one-half the remainder within the maximums of \$27 for the first child and \$18 for each additional child. Except for the emergency programs in the early thirties, no Federal funds have been made available for general assistance.

The Federal Government has not assumed responsibility for the operation of the three public assistance programs for which Federal aid is provided. Aside from sharing in the costs of assistance and administration, the role of the Federal Government has been limited to that of setting minimum standards and providing technical advice and consultation on problems of administration.

Because public assistance is essentially a State responsibility, considerable variation in operating policies and in eligibility requirements, including definitions of need, appears among the States. The wide range in the proportion of persons receiving assistance in the several States and the range in the amount of the average payment not only indicate State differences in the need to be met and ability to meet that need, but also reflect wide State diversity in standards and policies. The proportion of the population aged 65 or over who were in receipt of old-age assistance in December 1947 ranged from a high of 581 per 1,000 in Oklahoma, and more than 400 per 1,000 in Colorado, Georgia, and Texas, to a low of less than 100 per 1,000 in Delaware, the District of Columbia, Maryland, New Jersey, New York, and Virginia. The average payment per recipient for old-age assistance ranged from \$84.72 a month in Colorado and \$57.10 in California to \$16.90 in Georgia and \$15.87 in Mississippi. Similar variation occurs in the other programs. The Council does not regard an investigation of the policy decisions by the several States in connection with public assistance as part of its mandate. Nevertheless, the very wide variation among the States suggests that Congress might want to inform itself further concerning the effect of Federal grants-in-aid upon the policy

decisions of the several States. A special investigation of this matter is worthy of consideration.

Wide differences are also apparent in the extent to which expenditures and case loads of the various public assistance programs have been affected by general economic conditions. The rise in employment brought about by the war and postwar boom was sharply reflected in rapidly declining expenditures for general assistance. Expenditures by the States and localities for the general assistance program dropped from \$493.9 million in 1940 to \$104.8 million in 1945 and rose to \$168.2 million in 1947. Although expenditures for aid to dependent children increased from \$128.3 million in 1940 to \$151.4 million in 1945 and \$275.6 million in 1947, a relationship between this program and business conditions is reflected in the changes in the number of families on the rolls. At the end of the 1940 fiscal year, 333,000 families were receiving aid as compared with 255,600 at the end of the 1945 fiscal year. The 1947 case load, however, exceeded the 1945 figure partly, no doubt, because the rise in the number of broken homes, in the birth rate, and in the cost of living made it necessary for families to seek aid to supplement income from other sources. Changes in the number of recipients of old-age assistance and aid to the blind have not reflected general economic conditions to the same extent as general assistance or aid to dependent children. Although the number of recipients of old-age assistance did decline somewhat in 1943, 1944, and 1945, the 1945 figure was 2.1 million as compared with 2 million in 1940. By June of 1947 there were 2.3 million persons on the old-age assistance rolls, the same number as were on the rolls in March 1948, the last date for which figures are available. Expenditures for old-age assistance and aid to the blind rose continually throughout this period since the level of assistance payments increased enough to offset the declining number of recipients in those years when the number did decline.

The varying effect of general economic conditions on the different programs reflects the fact that general assistance and, to a less extent, aid to dependent children are avail-

able to persons who are employable in times of good business conditions. On the other hand, old-age assistance and aid to the blind are limited for the most part to persons unable to work regardless of economic conditions. A study conducted in 1944 in 21 States indicated that only about 20 percent of the old-age assistance recipients were under age 70 and about 45 percent were age 75 or over. To some extent, the differences in expenditures and case loads of the various programs may also reflect the absence of Federal participation in general assistance and the lower rate of Federal participation in aid to dependent children. States and localities have not been encouraged to put money into these programs to the same extent as in old-age assistance and aid to the blind.

Several other factors should be taken into account in seeking an explanation of the differences in expenditures from one year to the next and among the various programs. These factors include (1) the increase in the number of aged persons in the population from about 9 million in 1940 to about 10.8 million in 1947, (2) the long waiting lists of eligible applicants during the early years of the State-Federal programs, a fact which indicates that the number of recipients was lower in the early years because funds were not available to meet existing need (witness the 260,000 applications for old-age assistance pending in January 1940 as compared with 42,000 in January 1945), and (3) the increase in expenditures for assistance resulting from rising prices.

#### *Major Defects in the System of Federal Grants-in-aid for Public Assistance*

The Council believes that the basic features of the present arrangements are sound. In particular, it believes that the diversity of conditions and traditions among the States makes it desirable that the States retain wide discretion in determining needs, eligibility, and administrative policies. The Council feels, however, that the present system of Federal grants-in-aid for public assistance has many gaps and inequities. Federal participation in aid to dependent children is far less adequate than in old-age



assistance and aid to the blind. Needy persons who require medical attention cannot receive adequate medical services within the limits of the ceilings on Federal matching. Moreover, many persons who do not fall within the categories of the aged, the blind, or dependent children may be in dire need of public assistance. As now constituted, the Social Security Act ignores the needs of this group. In point of fact, the act has led some States to apply virtually all the State and local funds available for public assistance to the specific programs for which Federal reimbursement is available, leaving little or no money for so-called general assistance. State funds are thus concentrated on programs which have Federal grants-in-aid.

There is an immediate and imperative need to redress this imbalance by eliminating the existing gaps and correcting the inequities in the public assistance titles of the Social Security Act. More extensive Federal participation in such programs has been recommended because of the conviction that readjustments are urgently needed and cannot otherwise be achieved as expeditiously. The Council believes, however, that the total amount of Federal expenditure for assistance should decline as the insurance program becomes more fully operative.

In making recommendations to improve the present Federal policy in assistance, the Council has been guided by the following major considerations:

1. The public assistance program should not interfere with the growth and improvement of the insurance program.

2. The Federal Government's participation in public assistance should be designed to encourage the best possible administration by the States and localities and promote adequate support of the needy by the States and the localities.

3. The Federal Government should continue its present practice of setting only minimum standards relating to conditions of eligibility and administration but, beyond the minimum, it should leave to the States wide discretion both in determining

policies and in setting standards of need.

#### *Summary of Recommendations*

1. The Federal Government's responsibility for aid to dependent children should be made comparable to the responsibility it has assumed for old-age assistance and aid to the blind. In determining the extent of Federal financial participation, the needs of adult members of the family as well as of the children should be taken into consideration. Federal funds should equal three-fourths of the first \$20 of the average monthly payment per recipient (including children and adults) plus one-half the remainder, except that such participation should not apply to that part of payments to recipients in excess of \$50 for each of two eligible persons in a family and \$15 for each additional person beyond the second.

2. Federal grants-in-aid should be made available to the States for general assistance payments to needy persons not now eligible for assistance under the existing State-Federal public assistance programs. Federal financial participation should equal one-third of the expenditures for general assistance payments, except that such participation should not apply to that part of monthly payments to recipients in excess of \$30 for each of two eligible persons in a family and \$15 for each additional person beyond the second. In addition, the Federal Government should match administrative expenses incurred by the States for general assistance on a 50-50 basis, in the same manner that it now shares in administrative expenses for the existing State-Federal public assistance programs. The proposed grants-in-aid for general assistance, however, should not be considered as a substitute for a program designed to deal with large-scale unemployment.

3. To help meet the medical needs of recipients of old-age assistance, aid to the blind, and aid to dependent children, the Federal Government should participate in payments made directly to agencies and individuals providing medical care, as well as in money payments to recipients as at present. The Federal Government should pay one-half the medical

care costs incurred by the States above the regular maximums of \$50 a month for a recipient (\$15 for the third and succeeding persons in a family receiving aid to dependent children) but should not participate in the medical costs above the regular maximums which exceed a monthly average of \$6 per person receiving old-age assistance or aid to the blind and a monthly average of \$3 per person receiving aid to dependent children.

State public assistance agencies should be required to submit plans to the Social Security Administration for its approval, setting forth the conditions under which medical needs will be met, the scope and standards of care, the methods of payment, and the amount of compensation for such care.

4. The Federal Government should participate in payments made to or for the care of old-age assistance recipients living in public medical institutions other than mental hospitals. Payments in excess of the regular \$50 maximum made to recipients living in public or private institutions or made by the public assistance agency directly to those institutions for the care of aged recipients should be included as a part of medical care expenditures under recommendation 3. To receive Federal funds to assist aged persons in medical institutions under either public or private auspices, a State should be required to establish and maintain adequate minimum standards for the facilities and for the care of persons living in these facilities. These standards should be subject to approval by the Social Security Administration.

5. Federal funds should not be available for any public assistance program in which the State imposes residence requirements as a condition of eligibility for assistance, except that States should be allowed to impose a 1-year residence requirement for old-age assistance.

6. A commission should be appointed to study current child health and welfare needs and to review the programs operating under title V of the Social Security Act relating to maternal and child health services, services for crippled children, and child welfare services. The commis-



sion should make recommendations as to the proper scope of these services and the responsibilities that should be assumed by the Federal and State Governments, respectively.

#### *The Cost of the Council's Recommendations*

Assuming the continuation of current conditions, it is estimated that the annual cost to the Federal Government of all the public assistance recommendations of the Council will range between about \$270 million and \$340 million. If the Council's recommendations for social insurance become effective, the cost of assistance to the Federal Government should gradually decline as insurance benefits eliminate or reduce the need for assistance among more and more persons affected by old age, loss of parental support, or permanent and total disability.

These estimates are subject to a considerable margin of error since many unpredictable factors will influence the Federal cost of these recommendations. As public assistance is a matching program, that cost is determined by the extent to which the States take advantage of the offer of Federal funds as well as by the extent of the actual need to be met. The availability of State revenues to finance a share of public assistance, the competing demands of other governmental functions, State and local policies in determining need and granting aid are all important factors in determining costs.

These estimates are based on recent case loads which may prove unreliable guides for the future. Changes in social and economic conditions would have a substantial effect on the need for assistance and thus on future case loads. The error which can arise from this factor is limited, however, by the fact that the recommendations in this report are not intended to meet the problem of mass unemployment in the event of a severe or even moderately severe depression. In its report to be submitted on unemployment insurance, the Council plans to consider the problem of the responsibility of the Federal Government for the income maintenance of workers in time of business depression. Yet, even though the recommenda-

tions in this report pertain to the needs that arise in times when employment is good, these needs are nevertheless greatly influenced by changes in price levels and by even relatively minor changes in levels of employment and unemployment. Changes in other social provisions to meet or prevent need, such as social insurance, dependents' allowances for servicemen, veterans' benefits, and health programs, may also have a significant effect on the extent to which the assistance programs will be called on to aid needy persons.

The extent of need for general assistance and for medical care (including care of the aged in public medical institutions) will not be completely clear until Federal funds become available for these types of aid. Present case loads in general assistance and present expenditures for medical care reflect more nearly what States and localities are able and willing to spend than the actual need for these services. As long as the means to meet need are lacking, much need remains hidden. Few people apply for help that they know they cannot get.

Because of the uncertainty of the effect of many of these factors, the estimates have been stated as a range. Separate estimates have been given for each recommendation.

#### *Financing the Public Assistance Programs*

The Council believes that, as provided in Public Law 642, the Federal Government should, for the near future, meet three-fourths of the first \$20 of the average monthly payment per recipient and half the remainder within given maximums for old-age assistance and aid to the blind, and that Federal participation in aid to dependent children should be made comparable. The Council believes that the maximums up to which the Federal Government makes grants should be uniform for these three programs. As the burden on the States is reduced through the expansion and liberalization of the Federal insurance program, the rate as well as the total amount of Federal participation in these assistance programs should be reduced. For general assistance, the Council recommends a much

lower rate of participation by the Federal Government than for the other parts of the assistance program.

The Council believes that, in general, the present method of participation by the Federal Government in the existing State-Federal programs is well adapted to a public assistance program which leaves the States wide discretion in determining eligibility for assistance and in making administrative policies. Under such a program, the Council believes that it is wise to have the Federal Government and the States share equally in the costs above some low figure such as \$20 a month per recipient. In some of the proposals which the Council has examined, such as those for relating the rate of Federal participation to the per capita income in the State, the amount of State financial interest would not seem sufficient in the lowest-income States to guarantee prudent consideration of the level of payments.<sup>7</sup> Under one per capita income plan studied, several States would be able to get three Federal dollars for each State and local dollar even if they made average assistance payments well above the national average. Low-income States could, for example, make average payments of nearly the Federal maximum of \$50 for old-age assistance and the Federal Government would still pay three-fourths of the total cost.

The present method, as well as those which would vary the rate of Federal participation in accordance with per capita income, provides Federal funds which represent a larger proportion of the costs of assistance in most low-income States than in the high. Because the average assistance payment in low-income States is usually low, Federal participation at the rate of three-fourths of the first \$20 of average payments will mean that the Federal Government will bear nearly three-fourths of the total expenditures for assistance payments in most of the lowest-income States. For example, in the calendar year 1947, when the rate of Federal participation was two-

<sup>7</sup> See *Annual Report of the Federal Security Agency; Section One, Social Security Administration, 1947*, pp. 108-110, for discussion of typical plan.

thirds of the first \$15 in old-age assistance and aid to the blind and two-thirds of the first \$9 in aid to dependent children, the Federal Government paid only 52.7 percent of all costs of old-age assistance in the United States, 50.6 percent of the total costs of approved plans for aid to the blind, and 39.4 percent of the total costs for aid to dependent children. In the five States with the lowest per capita income, however, Federal participation in old-age assistance ranged from 62.5 to 64.7 percent of total costs; in aid to the blind the Federal share ranged from 60.5 to 63.6 percent; and in aid to dependent children from 60.5 to 65.8 percent.

#### **Federal, State, and Local Responsibility**

Although it is beyond the scope of the present study to analyze the policy which should govern the over-all financing of public services in the United States and the relationship of the Federal Government to the States and localities, the Council wishes to express its belief that the only sound long-run method of preserving a workable State-Federal system lies in the readjustment of State-Federal tax and fiscal relationships. The principles of citizen participation in Government and maximum State and local responsibility will be promoted if States and localities are better able and more willing than at present to raise the funds necessary to finance their own activities. Two world wars and a major depression have introduced a degree of central fiscal authority and an aggregate tax burden undreamed of 50 years ago. Indeed, within the last few years the demands upon the Federal Government have increased much faster than anyone would have anticipated. Several years ago forecasts of the postwar Federal budget usually ran in the neighborhood of \$15 billion to \$25 billion a year. For example, the Committee for Economic Development in a study of the tax problem assumed that the budget of the Federal Government would be about \$18 billion in dollars of 1943 purchasing power or about \$23 billion in dollars of 1947 purchasing power. The budget is now more than \$40 billion and is likely to remain at that level. Because of these develop-

ments and because of the ever increasing public demand for services from all units of government, means must be found to make sure that State and local governments have revenues adequate to finance the functions which they can best perform. These broad problems of intergovernmental relationships need the most careful study so that financial self-sufficiency and harmonious fiscal policy among the various governmental units may be promoted to the greatest extent possible.

Under the best possible division of fiscal responsibility, however, there will remain wide differences in the available tax and revenue resources of the States and localities. In order to encourage the States to provide the assistance required for health and decency, Federal participation in

financing old-age assistance, aid to dependent children, and aid to the blind should be continued on a basis whereby the Federal Government will pay a higher proportion of the total cost of assistance in the low-income States than in those with high per capita income.

The Council believes, furthermore, that differences between the needs and resources of the various counties within States require a flexible use of State and Federal funds on an equalization basis so that State plans may be uniformly and equitably in effect in all parts of a State. The Council believes that this end may be attained by State action and by Federal participation in the development of State plans, and that further Federal legislation is not now required to effect the desired end.

## **Trends in Recipient Rates for Old-Age Assistance**

*By Walter M. Perkins\**

MORE PEOPLE were receiving old-age assistance in June 1948 than ever before in the history of the program. At the same time, relatively fewer aged persons were dependent on assistance in that month than at the time of Pearl Harbor. The proportion of all aged persons in the population who were recipients of old-age assistance was actually smaller by a tenth in June 1948 than in December 1941, when the recipient rate reached an all-time peak. Yet the number of aged persons in the total population had increased so rapidly in the 6½ years that the number of recipients was larger in the later month (chart 1). By relating the number of recipients to the age group from which they are drawn, a better perspective on changes in the assistance programs from year to year is obtained and the relative size of various State programs at any given time can be measured. Heretofore the necessary population estimates, comparable from year to year, have not been available to permit analysis of trends

in recipient rates for old-age assistance.<sup>1</sup>

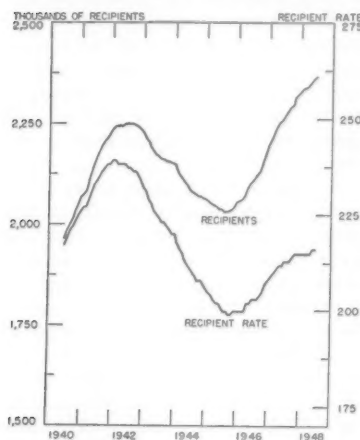
The national recipient rates in June 1940 and in June 1948 were almost identical (table 3). In 1940 and again in 1948, Oklahoma had the highest recipient rate and the District of Columbia the lowest. Closer observation reveals, however, that extensive changes have taken place in the rates and the ranking of most of the States, and very few States in 1948 can be said to have recipient rates similar to their 1940 rates. Alabama, for example, ranked fortieth among the States in recipient rate in 1940, but

<sup>1</sup>The Social Security Administration has recently prepared a series of estimates of State population aged 65 and over as of July 1 of each year from 1940 through 1948. Previously, no attempt had been made to revise estimates for earlier years in the light of better information and for consistency with estimates for later years. The latest estimates, from which the recipient rates for this article were produced, base the trend in the aged population of each State on the trend in the number of deaths among the aged in that State. By counting all deaths of persons 65 years of age and over residing in a State, account is taken of in-migration and out-migration as well as natural increase among the aged.

\*Bureau of Public Assistance, Division of Statistics and Analysis.

was fourth in 1948; Georgia moved from thirty-fourth in 1940 to second in 1948; Nevada, from seventh to twenty-fifth; Montana, from sixth to twenty-first; and Minnesota, from ninth to twenty-fourth.

Chart 1.—Number of recipients of old-age assistance and rate per 1,000 population aged 65 and over, June 1940–June 1948



#### Correlation With Wealth

Perhaps the most significant development in the shifting pattern of State recipient rates has been the emergence during the 8-year period of a rather clear-cut relationship between the per capita income of a State and the proportion of its aged persons who are needy. It was by no means certain, in the early years of the program, that this relationship would show up in the recipient rates; low per capita income is logically associated not only with a greater number of needy persons, but also with less fiscal capacity to aid them. In June 1940 the recipient rates of many of the low-income States were clustered in the quartiles nearest the average, reflecting a midcourse between greater-than-average need and less-than-average ability to meet that need. The 12 States with lowest per capita incomes were equally divided between States with recipient rates above the median and States below the median; only two out of the 12 appeared in the highest quartile of recipient rates. By June 1948, however, the picture had

TABLE 1.—Recipient rates for old-age assistance in 12 lowest-income States according to quartile rank among all States, June 1940 and June 1948

Month and year	Lowest quartile	Third quartile	Second quartile	Highest quartile
June 1940	Alabama (150)	Georgia (182) Arkansas (185) New Mexico (192) Mississippi (193) North Dakota (223)	North Carolina (232) Tennessee (237) South Carolina (251) Kentucky (258)	Louisiana (274) Oklahoma (496)
June 1948	-----	West Virginia (185)	North Carolina (233) Kentucky (245) Tennessee (254)	Mississippi (333) New Mexico (335) South Carolina (380) Louisiana (404) Arkansas (410) Alabama (430) Georgia (495) Oklahoma (581)

changed. Eleven of the 12 lowest-income<sup>\*</sup> States had recipient rates above the median, and eight of these were among the 12 highest in recipient rates.

High fiscal capacity makes it possible for a State to aid persons recognized as needy, though the proportion of persons who are needy tends to be smaller in the wealthier States. Even in 1940, therefore, the higher per capita incomes were, in general, associated with the lower recipient rates. Only four of the 12 States with highest per capita incomes in 1940 had recipient rates above the median; in June 1948 only three of the wealthiest States had relatively high recipient rates. In both years only one of these States was among the 12 States with highest recipient rates.

The general movement of the high-income States toward lower recipient rates and of low-income States toward higher recipient rates is brought out

<sup>\*</sup>Since per capita income figures for 1948 are not available, determination of the lowest-income States in June 1948 was based on 1947 per capita income data.

sharply through composite recipient rates for the two groups of States. The 12 States with the lowest per capita incomes aided, on the average, 247 recipients for each 1,000 aged population in 1940, whereas these lowest-income States in 1948 aided 354 recipients per 1,000 aged population. The average recipient rate for the 12 States with the highest per capita incomes, on the other hand, was low in 1940 (187 recipients per 1,000 aged population) and was even lower in 1948 (154 recipients per 1,000 aged population).

#### Greater Variability

In the process of the shifts that have occurred, State recipient rates have become more widely dispersed. Thus, in June 1940, recipient rates per 1,000 aged population ranged from 82 to 498, with an average difference of 68 between the State recipient rates and the median. By June 1948, recipient rates ran all the way from 45 to 581, and the average deviation of the State rates had increased to 94.

Since standards and administrative practices differ from State to State, it might be inferred that re-

TABLE 2.—Recipient rates in 12 highest-income States according to quartile rank among all States, June 1940 and June 1948

Month and year	Lowest quartile	Third quartile	Second quartile	Highest quartile
June 1940.....	Dist. of Col. (82) New Jersey (109) Rhode Island (124) New York (128) Delaware (131) Connecticut (132) Maryland (150)	Michigan (221)	Massachusetts (220) Illinois (242) California (254)	Nevada (334)
June 1948.....	Dist. of Col. (45) Delaware (54) New Jersey (66) New York (95) Connecticut (97) Rhode Island (137)	Illinois (180) North Dakota (188) Nevada (217)	Montana (235) California (238)	Colorado (426)

recipient rates would vary more than the proportion of aged persons who are needy; this inference, however, appears inconsistent with the fact that from 1940 to 1948 recipient rates became more widely dispersed and, at the same time, more closely correlated with per capita income. Furthermore, such an inference does not explain why similar wide variations exist among county recipient rates inasmuch as standards and administrative practices do not vary as much from county to county as they do from State to State. In recent analyses, for example, it was found that county recipient rates varied in one State

from about 200 per 1,000 aged population to well over 900, and in another State, from about 175 to 800. The variations in recipient rates in both these States proved to have high inverse correlations with per capita assessed valuation and indexes of level of living.

#### Factors Underlying Increases

One important factor enabling low-income States to provide assistance to more of their needy aged persons has been the increased Federal participation in payments of old-age assistance resulting from the 1946 amendments to the Social Security Act.

These amendments provided, within the maximum limitations on participation in individual payments, a Federal share of two-thirds of the first \$15 of the average payment, plus one-half the balance. Previously, the Federal share was one-half of all payments within the Federal maximum. Although the formula for determining Federal funds was not specifically devised to provide proportionately more funds to low-income States as such, in general the Federal share amounted to a larger proportion of payments in the low-income States because average payments in these States were lower than in the country as a whole.<sup>3</sup>

A part of the increase in the number of recipients in the lowest-income States, especially between 1946 and 1947, was due also to a more complete count of recipients already receiving assistance. Before the 1946 amendments became effective, the practice of giving a single payment of old-age assistance to cover the needs of an aged couple was prevalent in a number of Southern States. The 1946 amendments had the effect of increasing the Federal share of payments to aged recipients by \$2.50 for each recipient counted; they thus gave the States a strong incentive to make separate payments to aged husbands and wives whenever both were eligible for assistance. The under-count in 1944 of the total number of aged persons for whom assistance payments were actually intended is estimated at about 3 percent of recipients reported for the Nation, although several Southern States had about 20 percent more recipients than they were reporting. At present the under-count of aged recipients is negligible.

The increased Federal participation, by itself, would not have financed the large increases in case load in a number of the low-income States if the States and localities had not been able to put more of their own funds into the program. Each of the 12 lowest-income States in 1947 spent considerably more for old-age assistance from State and local funds in

TABLE 3.—Number of recipients of old-age assistance per 1,000 population aged 65 and over, by State, for June of each year 1940-48<sup>1</sup>

State (ranked by 1947 per capita income)	1940	1941	1942	1943	1944	1945	1946	1947	1948
Total.....	217	234	237	224	211	201	203	213	216
Nevada.....	334	324	293	259	241	223	216	213	217
New York.....	128	127	121	111	104	97	94	95	95
North Dakota.....	223	229	232	217	209	202	197	198	188
Connecticut.....	132	133	129	112	99	94	97	96	97
Delaware.....	131	120	109	87	69	57	51	51	54
California.....	254	267	257	236	236	227	223	228	238
Montana.....	335	333	322	298	274	255	246	238	235
District of Columbia.....	82	83	81	70	59	51	46	45	45
Illinois.....	242	251	251	240	205	189	189	185	180
New Jersey.....	109	108	101	88	81	73	69	68	66
Rhode Island.....	124	125	130	125	122	120	123	132	137
Colorado.....	451	441	439	424	419	408	401	413	426
Wyoming.....	269	270	261	244	226	225	229	236	238
Maryland.....	180	183	129	107	93	85	83	83	81
Massachusetts.....	229	231	225	211	193	185	193	202	207
Ohio.....	226	250	247	233	213	197	190	194	191
Michigan.....	221	259	262	242	230	219	225	228	215
Washington.....	269	388	418	391	369	363	378	368	346
Pennsylvania.....	144	149	137	124	116	109	111	113	108
South Dakota.....	331	331	320	298	275	261	255	248	232
Wisconsin.....	211	217	212	194	179	166	166	165	164
Kansas.....	173	181	192	182	171	165	171	193	199
Idaho.....	280	288	300	293	293	279	280	292	284
Indiana.....	229	230	238	217	195	179	175	159	156
Oregon.....	206	220	222	195	190	190	195	200	197
Nebraska.....	262	270	270	244	224	210	207	211	196
Utah.....	449	457	451	415	390	366	354	337	252
Missouri.....	282	342	339	314	293	278	286	302	302
Minnesota.....	294	290	285	268	251	235	227	222	218
Vermont.....	157	166	156	154	148	144	144	148	160
New Hampshire.....	118	142	146	137	130	126	125	126	125
Iowa.....	240	246	240	225	212	200	193	190	187
Maine.....	171	155	196	194	186	182	182	182	157
Texas.....	342	391	478	488	457	434	454	470	479
Arizona.....	342	350	354	341	321	302	297	309	298
Florida.....	270	289	329	296	265	265	283	309	327
Virginia.....	114	129	125	109	97	88	85	88	89
New Mexico.....	192	201	212	207	216	233	264	309	335
West Virginia.....	176	187	222	181	169	166	166	177	185
Oklahoma.....	498	520	519	508	500	499	542	584	581
Tennessee.....	237	231	224	215	206	200	198	236	254
Louisiana.....	274	304	293	301	290	280	284	360	404
North Carolina.....	232	238	242	223	199	188	184	210	233
Georgia.....	182	331	418	439	429	407	422	457	495
Kentucky.....	258	303	293	262	274	240	217	228	245
Alabama.....	150	149	155	160	205	224	267	354	430
South Carolina.....	251	222	260	257	256	255	275	342	380
Arkansas.....	185	244	232	238	246	240	242	347	410
Mississippi.....	193	236	236	217	217	234	231	324	333
Hawaii <sup>2</sup> .....	136	133	119	100	95	88	88	96	111

<sup>1</sup> Population as of July 1 for each year; totals for 1940-46, excluding Hawaii, estimated by Bureau of the Census (release P-47, No. 3); State data for all years and totals for 1947 and 1948 estimated by Social Security Administration; data for Alaska not available.

able. Rates for 1940-46 are understatements for some States because only 1 recipient was reported when a single payment was made to husband and wife, both 65 years or over.

<sup>2</sup> Data on per capita income not available.

<sup>3</sup> It should be noted that where per capita income is lower, recipient rates tend to be higher while average payments tend to be lower.



the fiscal year 1948 than in 1940. For the 12 States as a group, State and local expenditures in the fiscal year 1948 were two and three-fourths times what they were in the earlier year.

The increased appropriations made by the lowest-income States in 1948 reflected in large measure their improved economic position; the per capita income for these States also averaged about two and three-fourths times more in 1947 than in 1940. The proportion of total income payments devoted to old-age assistance in these States, therefore, was about the same in both years. The upward adjustments of State appropriations in approximate ratio to increased per capita incomes are evidence that the areas of unmet need existing in low-income States in 1940 resulted primarily from the inability rather than the unwillingness of these States to meet the need.

#### *Factors Underlying Decreases*

The general level of employment and other business indexes indicate that economic conditions were better in June 1948 than in June 1940. It would be anticipated, therefore, that other things being equal, the proportion of aged persons who were needy in June 1948 would be smaller than in 1940. This assumption receives some corroboration in the fact that recipient rates in the wealthiest States, where need was presumably met more adequately in 1940, were generally lower in 1948 than in 1940.

The growth in the number of beneficiaries of old-age and survivors insurance also has had its effect in decreasing need among the aged. Monthly benefits under the program were first payable in January 1940; in June of that year, aged beneficiaries numbered less than 10 for each 1,000 aged persons in the population. The program grew slowly during the war period, and the rate for aged beneficiaries was less than 100 per 1,000 aged population until late in 1946. By June 1948 the number receiving benefits was 133 per 1,000 aged—well over half the recipient rate for old-age assistance. As with the recipient rates for old-age assistance, rates for aged beneficiaries of old-age and survivors insurance varied greatly from State to State. The highest

beneficiary rate in June 1948 was 227 per 1,000 aged in the population, and the lowest, 36 per 1,000. Inasmuch as the proportion of covered employees tends to be higher in the wealthier industrial States, the effect of old-age and survivors insurance

in reducing the need for old-age assistance is felt especially in those States. In 6 of the 12 wealthiest States in June 1948 more aged persons received old-age and survivors insurance than received old-age assistance.

## Federal Credit Unions

*By Erdis W. Smith\**

THE COUNTRY'S 4,000 Federal credit unions were placed under the supervision of the Social Security Administration on July 29, 1948, when Public Law 813 (80th Cong., 2d sess.) became effective. A new Bureau of Federal Credit Unions, set up as part of the Administration within the Federal Security Agency, charters, examines, and supervises Federal credit unions, as specified in the Federal Credit Union Act.

The Social Security Administration is the third agency that has had jurisdiction over Federal credit unions. The Farm Credit Administration supervised the program from June 26, 1934, when the Federal Credit Union Act was passed, to May 16, 1942. At that time, supervision was transferred by Executive order to the Federal Deposit Insurance Corporation. Under all three jurisdictions, however, the program has had continuity of leadership; Claude R. Orchard, who is now Director of the Bureau of Federal Credit Unions, has headed Federal credit union administration and supervision since the passage of the Federal law.

#### *Development of the Movement*

The credit union movement in the United States is usually considered as dating from 1909, when Massachusetts passed the first State credit union law. Between 1909 and 1934, when the Federal law was passed, 38 States and the District of Columbia had adopted similar legislation. Operating under these laws in 1934 were approximately 2,450 credit unions, with 427,000 members and \$35.5 million in assets.

\*Bureau of Federal Credit Unions, Division of Programs and Reports.

The concept of credit unions preceded the Massachusetts law by 60 years, however, and this year the movement is celebrating its hundredth anniversary. The original idea developed in Germany in 1848, when social and economic dislocations, accompanied by serious famines, had caused widespread bankruptcy. The proposal was made that individual family groups that had no credit would, by pooling their resources, be able to assist themselves. Accordingly, a number of self-help financial cooperatives were established. They proved to be successful, and the plan took root and grew.

Over the years, credit unions were introduced in most of the countries of Europe and Asia, and in 1900 the plan reached Canada through the efforts of Alphonse Desjardins, a Montreal journalist. From there it spread to the United States; Mr. Desjardins and others, including Edward A. Filene, a Boston merchant who later contributed more than a million dollars to further the credit union idea in the United States, were instrumental in obtaining passage of the Massachusetts law.

Enactment of the Federal credit union law gave impetus to the movement. At the close of 1941 there were 10,456 credit unions in the United States and Hawaii, with a membership of 3.3 million and assets totaling \$322.2 million. Federal credit unions chartered by the Credit Union Section of the Farm Credit Administration made up nearly half the total.

During World War II the movement was greatly retarded, as the war effort absorbed the time and energy of many of the persons from whom credit unions usually obtain their leadership and as large segments of

TABLE 1.—Number of reporting Federal credit unions, number of members, and amount of shares and of loans outstanding as of December 31, 1935-47

Year	Number of reporting credit unions <sup>1</sup>	Number of members	Amount of shares	Amount of loans
1935	762	118,665	\$2,224,610	\$1,830,489
1936	1,725	307,651	8,572,776	7,399,124
1937	2,296	482,441	17,741,090	15,772,400
1938	2,753	631,436	26,869,367	23,824,703
1939	3,172	849,806	43,314,433	37,663,782
1940	3,739	1,126,222	65,780,063	55,801,026
1941	4,144	1,396,696	96,816,948	69,249,487
1942	4,070	1,347,519	109,498,801	42,886,750
1943	3,859	1,302,363	116,988,974	35,228,153
1944	3,795	1,303,801	133,586,147	34,403,467
1945	3,757	1,216,625	140,613,962	35,155,414
1946	3,761	1,302,132	159,718,040	36,800,937
1947	3,845	1,445,915	192,410,943	91,372,179

<sup>1</sup> In 1945, 1946, and 1947 the number of operating and reporting credit unions was the same. In other years the number of credit unions submitting financial and statistical reports was less than the number in operation at the end of the year.

the population shifted to military and war production centers. Later, re-conversion to peacetime activity forced a number of established credit unions to go into voluntary liquidation. The difficult and unsettled war and postwar years caused a substantial decline in the number of new charters granted and accelerated the rate of charter cancellations. The number of reporting Federal credit unions declined from 4,144 at the end of 1941 to 3,757 at the end of 1945, and the membership dropped from 1.4 million to 1.2 million (table 1). The outstanding loans were cut almost in half—from \$69.2 million in 1941 to \$34.4 million in 1944—as a result of conditions imposed by the war and the restrictions on consumer credit contained in Regulation W administered by the Federal Reserve

System. There has been, however, an uninterrupted growth in the volume of members' savings in Federal credit unions, and since 1945 the number of operating Federal credit unions, the number of members, and the volume of loans outstanding have also increased continuously. A continuation of this upswing is predicted by many leaders in the movement.

#### Objectives of the Federal Credit Union Act

The Federal Credit Union Act is defined in the preamble as "An Act to establish a Federal Credit Union System, to establish a further market for securities of the United States and to make more available to people of small means credit for provident purposes through a national system of cooperative credit, thereby

helping to stabilize the credit structure of the United States."

The reference in the preamble to the marketing of Government securities has been amply justified. During the war, when savings in Federal credit unions exceeded the demand for loans, surplus funds were invested in United States bonds. At the end of 1945, more than 50 percent of the total assets of Federal credit unions—\$77 million—was invested in United States Savings Bonds, Series F and G, and in Treasury bonds. Federal credit unions also took an active part in the war bond program, and at one time more than half of them were qualified issuing agents for Series E bonds. During the years 1941-45 they sold approximately 12 million bonds with a total purchase price of \$404 million.

#### What a Federal Credit Union Is

In the act, a Federal credit union is defined as a cooperative association organized to promote thrift among its members and to create a source of credit for provident and productive purposes. Thrift is promoted by providing members convenient and safe facilities for saving from current earnings in installments as low as 25 cents each pay day and by a variety of educational efforts designed to encourage the development of regular habits of thrift. Persons within the field of membership specified in the credit union's charter are actively encouraged to become members and, after becoming members, to make full use of the services provided.

From the funds accumulated by the savings of members, loans are made to members at reasonable rates of interest. Although the Federal law specifies maximum limits for secured and unsecured loans; the officials of a credit union have authority to adopt and change lending policies within these maximum limitations. The officials consider an application for a loan to determine that it is for a useful purpose for the member and that the proposed repayment schedule is apparently within the member's ability to pay; they also pass on the adequacy of the security offered.

By placing emphasis on loans that will be helpful to the members and by encouraging the members to work out

TABLE 2.—Number of Federal credit union charters, 1935-47

Year	Number granted	Number canceled	Net change in number	Number outstanding at end of year		
				Total	Inactive credit unions	Operating credit unions
1935	1,906		1,906	906	134	772
1936	956	4	952	1,858	107	1,751
1937	638	69	569	2,427	114	2,313
1938	515	83	432	2,859	99	2,760
1939	329	93	436	3,295	113	3,182
1940	666	76	590	3,885	129	3,756
1941	583	89	494	4,379	151	4,228
1942	187	89	98	4,477	332	4,145
1943	108	321	-213	4,264	326	3,938
1944	69	285	-216	4,048	233	3,815
1945	96	185	-89	3,959	202	3,757
1946	157	151	6	3,965	204	3,761
1947	207	159	48	4,013	168	3,845

<sup>1</sup> Includes 78 charters granted in 1934.

practical solutions to their financial problems, the credit union serves to improve the member's economic condition. Through the credit union, moreover, the member has a means of avoiding the exactions of the high-rate money lenders. Federal credit unions are prohibited from charging rates in excess of 1 percent per month on the outstanding loan balance, inclusive of all charges incident to granting the loan. In the credit union plan, persons of small means have one of the most effective methods known for combating usury and its antisocial drain on the family budget.

In actual practice, another important function is served by the Federal credit union. Management and control of the credit union's affairs are entirely in the hands of officials who are themselves members and who are elected by the members at their annual meeting. The board of directors is responsible for establishing operating policies and for managing the credit union's affairs; it also elects, from its membership, the organization's executive officers. A credit committee is elected by the members to pass on all loan applications. A third group of officials is the supervisory committee, which is elected by and is responsible only to the membership. This committee makes frequent examinations of the credit union's affairs, including quarterly audits of the records maintained by the treasurer or his assistants.

These democratically selected officials, who come from all walks of life, gain experience in working together in operating a financial organization dealing with systematic saving and the wise use of credit—two fundamental elements in improving the financial stability of individuals and family units. These officials teach their successors, as well as other members of the credit union. Thus the credit union performs an important social and educational function in building an understanding of financial responsibility and in providing a means of practicing democratic self-help.

#### *Chartering Federal Credit Unions*

Section 4 of the Federal Credit Union Act places upon the supervisory authority the responsibility to

make an appropriate investigation before granting a charter for the purpose of determining (1) whether the organization certificate conforms to the provisions of the act, (2) the general character and fitness of subscribers thereto, (3) the economic advisability of establishing the proposed Federal credit union. Section 9 provides that membership shall be limited to groups having a common bond of occupation or association, or to groups within well-defined neighborhood, community, or rural districts. As provided in section 8 of the act, standard forms of organization certificates and bylaws have been prepared and are supplied to incorporators on request. The use of these forms is required when a group decides to organize a Federal credit union.

The economic advisability of establishing a proposed credit union is determined on the basis of three factors—the availability to the group of already established and satisfactory credit union service; the practicality of operations from the standpoint of providing credit union service for the group; and the number of potential members. It is necessary that a group have a sufficient number of potential members if an organization of practical size is to be developed. Experience over the years indicates that there should be at least 100 persons eligible to become members in a proposed credit union.

The character and fitness of the subscribers are determined from information obtained through personal interviews with the subscribers or their associates. In this determination the most important factors are experience in organization work, reputation for integrity and good character, and unselfish interest in the credit union plan.

Of the charters granted under the Federal law and held by operating credit unions as of June 30, 1948, 3,314 were occupational groups, 550 were associational, and 78 residential. The 398 groups of Federal employees constitute the largest single category of the occupational type. Other categories with large numbers of Federal credit unions include the petroleum industry, stores, railroads, schools, public utilities, and State and

municipal governments. Religious organizations account for almost a third of the associational groups, and rural community groups make up about two-thirds of the residential groups.

Much of the stimulus for chartering new groups results from contacts made by credit union officials who have friends associated with groups that do not have credit unions. Many inquiries also come from personnel directors and company executives whose attention has been called to the valuable contributions that credit unions can make as employee service organizations. Inquiries concerning the procedure for organizing and operating a credit union received by the Director of the Bureau of Federal Credit Unions are given prompt attention through the regional offices. An examiner is assigned to give assistance, when requested, in filing an application for a charter; he gives these applications priority in his work.

#### *Assistance to Newly Chartered Credit Unions*

As soon as a new charter is granted, an examiner is assigned by the Bureau's regional office to meet with the incorporators and arrange for the organization meeting. The examiner usually serves as the chairman for this meeting, at which officials are elected and operations of the credit union are explained. After the meeting the examiner instructs each officer, director, and committeeman in his duties. In addition, certain instructional material—manuals, handbooks, and so on—is furnished by the Bureau. An examiner keeps in touch with each new Federal credit union during its first few months for the purpose of giving any necessary additional instructions to the officials.

#### *Supervision*

The principal supervision exercised by the Bureau is the regular examination made by field examiners, who work in assigned districts out of one of the eight regional offices. This examination is usually made once each year, but special examinations may be made at any time when discrepancies in the accounts are evident or suspected. After auditing the records and reviewing the credit union's

operations since the last examination, the examiner conducts formal meetings of the officials. At these meetings he reports his findings, makes any necessary recommendations for improving operations and service, and gives needed instructions to the officials. A written report of the examination goes to the credit union and to the Director of the Bureau. The examiner may follow up the examination to determine if his recommendations have been carried out and if there has been improvement.

The objectives in all this work are to develop in the officials of the credit union a sense of responsibility for the operation of their organization, to give instructions in sound operating procedures, and to interpret provisions of the act, bylaws, and regulations issued by the Bureau. When criticism of conditions or procedures is necessary, every effort is made to obtain compliance and improvement by persuasion and instructions; the authority provided in the act to suspend operations is used sparingly and only as a last resort.

The Washington and regional offices of the Bureau perform additional supervisory functions for Federal credit unions. They provide informational service on credit union problems and procedures in response to requests from credit union officials, community groups, and other government agencies; review proposed changes in the standard accounting and operational procedures, including accounting forms and amendments to charter and bylaws; and review and compile statistics from semi-annual financial and audit reports received from each Federal credit union. They also supervise the conduct of voluntary liquidations to protect the interests of creditors and members; prepare and issue manuals of instructions for credit union officials; study the problems of persons of small means in obtaining credit at reasonable rates of interest and the operations of Federal credit unions; disseminate the information developed by these studies to interested persons and organizations; and de-

velop group instruction programs designed to increase the effectiveness and efficiency of credit union officials.

#### *Standardization of Procedures*

In the administration of the Federal Credit Union Act, the Bureau's objective is to extend the benefits specified in the act to persons and groups designated as eligible. To this end, chartering policies and procedures, as well as policies and procedures relating to examination and supervision, have been adopted; they are revised when necessary to meet new conditions in the system's development.

Since more than 5,800 Federal charters have been granted and since all Federal credit unions operate under the same basic law, it has been necessary to establish standard forms and procedures for their day-to-day operations. This standardization has made it possible to use the same supervisory and examination methods in

Federal credit unions from Maine to Hawaii, and it has served to keep down costs of examination and supervision and to facilitate the rendering of good service to interested persons and groups.

#### *Place in Social Security*

Through the examining, supervisory, and informational programs of the Bureau of Federal Credit Unions, efforts are made to assist officials to improve and extend the services provided by credit unions to their members. These services, rendered on a democratically controlled self-help basis, increase the economic security of the family by encouraging the development of thrift habits and by providing credit at reasonable rates. Thus the objectives of the Bureau of Federal Credit Unions are related to the objectives of the other parts of the Social Security Administration, and the services provided complement those provided by the other Bureaus of the Administration.

#### *(Continued from page 2)*

participation also influenced the timing or extent of changes in some other States. In New Mexico, reductions in State maximums for assistance payments and in the proportion of need met were not so large as would have been necessary if Congress had not increased the Federal share. Even so, average payments decreased nearly \$4 per aged recipient, more than \$4.50 per blind recipient, and nearly \$7 per family receiving aid to dependent children.

The Utah law provides that semi-annual changes in the maximums for payments shall be in direct ratio to changes in the consumers' price index of the Bureau of Labor Statistics. August increases in payments reflected an increase in the maximums and in the allowance for personal requirements for all recipients. Average payments increased by \$2-3 for old-age assistance and aid to the blind, by \$3 for general assistance, and by more than \$5 per family for aid to dependent children.

In Tennessee, increases in allowances for food and clothing to bring them more nearly in line with the prices found in March through the agency's annual pricing study raised the average payments of old-age assistance and aid to the blind substantially. The fact that maximums for aid to dependent children were lower than those for the other programs explains an increase per family (\$2.37) that was only as large as the increase per blind recipient and lower than that per aged recipient. Average payments for aid to the blind showed similar increases in Minnesota and Oklahoma, as did also the averages for aid to dependent children in Nebraska and Texas.

Total expenditures for assistance for the month, \$145 million, were 0.9 percent higher than in July.

#### *United Nations Day*

Arthur J. Altmeyer, Commissioner for Social Security, summarized briefly the social welfare achievements of the United Nations in a



statement calling attention to the celebration of United Nations Day on October 24. By unanimous vote of the General Assembly of the United Nations, the day is to be devoted to "making known to the people of the world the aims and achievements of the United Nations."

To those engaged in the work of social security and social welfare generally, the day has a special significance, Mr. Altmeyer pointed out. "The United Nations Charter undertakes to promote not only the international political arrangements that are imperative in bringing about a peaceful world but also the economic and social conditions among the peoples of all nations that are necessary to maintain such a world. The Charter repeatedly affirms these two fundamental and inseparable purposes—the promotion of peace and the promotion of what we have come to call social security—recognizing that we cannot achieve either unless we achieve both."

Mr. Altmeyer listed some of the areas in which international action for social welfare has been notably successful. The international welfare services initiated by the United Nations Relief and Rehabilitation Administration and continued by the United Nations Social Activities Division, he declared, have formed "the nucleus of a good international technical service . . . reaching far and wide through its fellowship program, its expert consultants, seminars, films, and literature." He cited also the work of the International Refugee Organization and of the International Children's Emergency Fund, the International Labor Organization's increased activity in promoting social security systems, and the bilateral and regional arrangements that have been made to extend eligibility for social security benefits.

"Poverty, hunger, and social unrest in any part of the world are a threat to world peace and security," Mr. Altmeyer concluded, and it is "our responsibility to do whatever we can to attempt to promote security and remove the factors causing these conditions so that true international peace and security can be obtained. In that task we must all work together."

## Notes and Brief Reports

### Reporting of Tips Under the Connecticut Unemployment Insurance Law\*

A change in the Connecticut unemployment insurance law relating to the method of computing the amount of tips to be reported as wages has apparently reduced the amount of tips reported. Before July 1, 1947, the law required that the average amount of tips be estimated and determined in accordance with administrative regulation. Under this regulation the amount could be estimated by an agreement between an employer and his employees or by any other equitable manner, provided the agreement or statement of method was filed with the State administrator. The latter had to approve the amount reported and could substitute other figures if he felt that the amount originally reported was not equitable.

At legislative hearings, many employers objected to this provision on the grounds that there was no equitable method of estimating gratuities. Employers frequently protested to the Connecticut Employment Security Division concerning the Division's computation of the amount of tips to be taxed as wages.

\*Prepared by David Pinsky, Director of Research, Connecticut Employment Security Division.

Effective July 1, 1947, the law was amended to provide that "whenever tips or gratuities are paid directly to an employee by a customer of an employer the amount thereof which is accounted for by the employee to the employer shall be considered wages for the purposes of this chapter." Under new administrative regulations implementing this provision the employee fills out a Certificate of Tips Reported, listing the amount of tips he reports to his employer. The latter signs the form, returns a copy to the employee, keeps the original for his file, and adds to the other wages reported to the agency the tips reported on the certificate. The amount of tips is now separately reported on the quarterly contribution report.

During the third quarter of 1947, tips were reported by 303 firms, most of them in the restaurant business (table 1). The ratio of tips reported to taxable wages for these firms averaged 5.5 percent and ranged from 2.4 percent in bowling alleys to 11.7 percent for country clubs. For all firms in industries in which tipping is customary, the ratio of tips reported to taxable wages ranged from 0.2 to 1.4 percent. While accurate figures are not available on the amount of tips reported under the earlier provision, agency auditors estimated that reported tips ranged from 5 to 20 percent of the taxable pay rolls in the

TABLE 1.—Selected data on employers reporting tips and all employers in industries in which tips were reported, Connecticut, July–September 1947

Industry	Employers reporting tips						All covered employers					
	Number of firms	Number of employees, August 1947	Average size of firm	Taxable wages	Tips reported		Firms		Average size of firm	Taxable wages	Ratio (percent) of tips reported to all taxable wages	
					Amount	Percent of taxable wages	Number	Percent reporting tips				
Total.....	303	5,087	16	\$2,346,088	\$128,936	5.5						
Taxicabs.....	7	147	21	74,444	2,426	3.3	47	15	19	\$391,898	0.6	
Restaurants.....	220	2,503	11	1,159,077	67,283	5.8	1,604	14	9	6,131,739	1.1	
Hotels.....	30	1,602	50	735,502	35,099	4.8	200	15	30	2,466,372	1.4	
Beauty parlors and barbershops.....	19	148	8	71,610	5,900	8.2	133	14	8	489,157	1.2	
Bowling alleys.....	7	46	7	13,319	323	2.4	118	6	5	158,212	.2	
Country clubs.....	6	196	32	101,532	11,908	11.7	93	6	19	853,969	1.4	
Miscellaneous.....	14	445	31	191,204	5,997	3.1						

industries in which tipping is customary. It would appear that only 5 to 10 percent of the amount of tips formerly included in the taxable pay roll and in individual earnings reports was reported voluntarily during the third quarter of 1947. While practically all firms in the industries listed in table 1 reported or were assessed for tips under the earlier provision, only 6 to 15 percent reported tips during the third quarter of 1947.

### Family Benefits in Current-Payment Status, June 30, 1948

At the end of June 1948, at least one member of an estimated 1.5 million families was receiving monthly benefits under the old-age and survivors insurance program. Table 8 on page 24 shows a distribution of these families by family classification and the average family benefit for each classification as of June 30, 1948, 1947,<sup>1</sup> and 1946.

The distribution of these families according to the family classification of beneficiaries actually receiving benefits is considerably different from that of all families in which one or more family members are entitled to benefits, since one beneficiary may be receiving benefits while the benefit of another entitled member of the family is suspended. For example, fewer families consisting of a widowed mother and child or children and more families consisting of only a child or children were in receipt of benefits than were on the rolls, because more widowed mothers than surviving children had their benefits withheld as of June 30, 1948.

The average family benefit for each family classification increased during the 2-year period June 30, 1946-June 30, 1948, mainly because the average award rose. The latter increase was due in large measure to the change in the method of computing primary benefit amounts, as authorized by the 1946 amendments; the

higher wages on which the benefits were based; and the increased number

of annual increments used in computing benefit amounts.

## Recent Publications in the Field of Social Security\*

### Social Security Administration

KLEM, MARGARET C.; HOLLINGSWORTH, HELEN; and MISER, ZELMA A. *Medical and Hospital Services Provided Under Prepayment Arrangements—Trinity Hospital, Little Rock, Arkansas, 1941-42.* Washington: U. S. Govt. Print. Off., 1948. 276 pp. (Bureau of Research and Statistics Memorandum No. 69.) \$1. Processed.

Describes the 24-month experience of one voluntary, prepayment medical care organization and shows the "demand for preventive services, the degree to which consultations are held with physicians early in illness, the extent to which laboratory and X-ray facilities are used, and the amount of service provided for certain diagnostic groups."

### General

BLUMENTHAL, LOUIS H. *Administration of Group Work.* New York: Association Press, 1948. 220 pp. \$3.50.

Discusses the processes of administration and the dynamics of individual and group behavior.

BOLIVIA. CAJA DE SEGURO Y AHORRO OBRERO. "El Programa Constructivo de Obras Sociales de la Caja de Seguro y Ahorro Obrero." *Protección Social*, La Paz, Vol. 10, Apr. 1948, pp. 18-24.

Reviews various activities of the Bolivian Insurance and Compulsory Savings Fund, among them hospital construction and low-cost housing.

CHAPIN, F. STUART. *Experimental Designs in Sociological Research.* New York: Harper and Brothers, 1947. 206 pp. \$3.

Presents nine studies illustrating the method of experimental design.

\*The inclusion of prices of publications in this list is intended as a service to the reader, but orders must be directed to publishers or booksellers and not to the Social Security Administration or the Federal Security Agency. Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

INTERNATIONAL LABOR OFFICE. *Vocational Training of Adults in the United Kingdom.* Geneva: The Office, 1948. 88 pp. (Vocational Training Monograph No. 1.) 50 cents.

This monograph, the first of a series on vocational training and retraining in different countries, outlines the action taken by the British Government in organizing special training centers for adult workers to ensure an adequate supply of skilled labor for essential industries.

INTERNATIONAL SOCIAL SECURITY ASSOCIATION. *Eighth General Meeting, Geneva, 4 to 9 October 1947. Proceedings, Reports and Resolutions, Constitution and Standing Orders.* Montreal: General Secretariat, 1948. 440 pp. \$5.

NATIONAL COMMITTEE ON IMMIGRATION POLICY. *International Migration and One World.* New York: The Committee, 1948. 107 pp. 25 cents. Discusses the problem of displaced persons and refugees.

NATIONAL INDUSTRIAL CONFERENCE BOARD. *An Appraisal of Official Economic Reports.* New York: The Board, 1948. 70 pp. (Studies in Business Economics No. 16.) 50 cents.

ROSENTHAL, ROBERT J. "Organized Labor's Social Security Program: 1948." *Social Forces*, Baltimore, Vol. 26, Mar. 1948, pp. 337-342. \$1.

SAUVY, ALFRED. "Some Aspects of the International Migration Problem." *International Labour Review*, Geneva, Vol. 58, July 1948, pp. 18-37. 50 cents.

"Social Security in Czechoslovakia." *International Labour Review*, Geneva, Vol. 58, Aug. 1948, pp. 151-186. 50 cents.

Describes the present system.

UNITED NATIONS RELIEF AND REHABILITATION ADMINISTRATION. *Report of the Director General to the Council for the Period 1 July 1947 to 31 December 1947 and Summary of Operations 9 November 1943 to 31 December 1947.* Washington: The Administration, 1948. 370 pp.

<sup>1</sup> Estimates as of June 30, 1947, published in the October 1947 *Bulletin*, have been revised on the basis of tabulated data as of December 31, 1947.

U. S. BUREAU OF LABOR STATISTICS. *Construction in the War Years, 1942-45; Employment, Expenditures and Building Volume*. Washington: U. S. Govt. Print. Off., 1948. 179 pp. (Bulletin No. 915.) 55 cents.

U. S. BUREAU OF LABOR STATISTICS. *Workers' Budgets in the United States: City Families and Single Persons, 1946 and 1947*. Washington: U. S. Govt. Print. Off., 1948. 55 pp. (Bulletin No. 927.) 25 cents.

U. S. LIBRARY OF CONGRESS. LEGISLATIVE REFERENCE SERVICE. *Economic Factors in Statutory Minimum Wages*. Washington: U. S. Govt. Print. Off., 1948. 38 pp. (S. Doc. 146, 80th Cong., 2d sess.)

WECTOR, DIXON. *The Age of the Great Depression, 1929-1941*. New York: Macmillan Company, 1948. 362 pp. \$5.

Traces the social, economic, and political developments in the United States from 1929 to 1941.

### Retirement and Old Age

"Classifying Insured Persons: The National Insurance Advisory Committee's Recommendations." *National Insurance Gazette*, London, Vol. 37, Aug. 19, 1948, pp. 409-411. 6d.

A summary of the Classification Regulations of 1948 under Great Britain's National Insurance Act.

GREAT BRITAIN. MINISTRY OF HEALTH. *Superannuation Scheme for Those Engaged in the National Health Service*. London: H. M. Stationery Off., 1948. 30 pp. 3d.

"National Insurance for the Self-Employed—Who They Are and How They Fit Into the New Scheme." *National Insurance Gazette*, London, Vol. 37, July 1, 1948, pp. 325-326 f. 6d.

NYHART, ELDON HOWARD. *Retirement Plans in Indiana*. Indianapolis: Indiana State Chamber of Commerce, June 1948. 96 pp. \$2.

### Employment Security

DUCOFF, LOUIS J., and HAGOOD, MARGARET J. *The Hired Farm Working Force of 1947*. Washington: U. S. Department of Agriculture, Bureau of Agricultural Economics, July 1948. 16 pp. Processed.

FELDMAN, HERMAN. *Readings in Industrial Relations and Personnel Management*. Hanover, N. H.:

Dartmouth Printing Company, 1947. 272 pp. \$3.50.

Includes chapters on Keeping the Older Employee at Work, The Annual Wage and Its Practical Problems, and Experience Rating in Unemployment Compensation.

GREAT BRITAIN. SCOTTISH OFFICE. *Industry and Employment in Scotland, 1947*. Edinburgh: H. M. Stationery Off., 1948. 90 pp. (Cmd. 7459.) 1s. 6d.

A review of the main developments and trends in the economic affairs of Scotland in 1947.

HAWLEY, MARION H. *Employment and Wage Payments in Alabama in Firms Covered by Unemployment Compensation 1939-1946*. University of Alabama, Bureau of Business Research, Sept. 1947. 40 pp., tables and charts. (Mimeographed Series No. 10.)

MAHONEY, T. J. "Unemployment Insurance—The Law and Its Administration." *The Monitor*, Buffalo, N. Y., Vol. 35, July 1948, pp. 19-20. \$1 a year.

TRAIN, JOHN L. "Problems of Workmen's Compensation in New York State." *The Monitor*, Buffalo, N. Y., Vol. 35, July 1948, pp. 21-23 f. \$1 a year.

U. S. WOMEN'S BUREAU. *The Outlook for Women in Occupations Related to Science*. Washington: U. S. Govt. Print. Off., 1948. 33 pp. (Bulletin No. 223-8.) 15 cents.

### Public Welfare and Relief

ADVISORY COUNCIL ON SOCIAL SECURITY. *Public Assistance: A Report to the Senate Committee on Finance . . .* Washington: U. S. Govt. Print. Off., 1948. 42 pp. (S. Doc. 204, 80th Cong., 2d sess.)

Includes recommendations "for modifying the existing State-Federal programs—old-age assistance, aid to dependent children and aid to the blind—and for the establishment of a State-Federal general assistance program for needy persons not currently covered by any State-Federal public assistance program." The introductory section of the report, which includes a summary of the recommendations, is reprinted in this issue of the BULLETIN, pp. 3-10.

AMERICAN ASSOCIATION OF SCHOOLS OF SOCIAL WORK. *Professional Education*. New York: The Association, 1948. 46 pp. \$1.50.

Papers given at the 1948 meeting, including The Emotional Element in

Learning in Professional Education for Social Work, by Charlotte Towle, and Preparation for Social Responsibility, by Marion Hathway.

EDWARDS, WARREN L. "County Homes and Their Administration." *Public Welfare in Indiana*, Indianapolis, Vol. 58, May 1948, pp. 8-12.

"Family Allowance Schemes in 1947: II." *International Labour Review*, Geneva, Vol. 57, May 1948, pp. 456-477. 50 cents.

Discusses the rates of allowances, the sources of revenue, and the types of administrative organization in the various countries.

FEDERATION OF SOCIAL AGENCIES OF PITTSBURGH AND ALLEGHENY COUNTY. BUREAU OF SOCIAL RESEARCH. *Direct Assistance and Work Programs, Allegheny County, 1941-1947*. Pittsburgh(?): The Federation, July 1948, 99 pp. Processed.

An analysis, with tables and charts, of the changes in assistance and work programs during the war and postwar years both in governmental and voluntary agencies.

### Maternal and Child Welfare

GOODSPEED, HELEN C.; MASON, ESTHER R.; and WOODS, ELIZABETH L. *Child Care and Guidance*. Philadelphia: J. B. Lippincott Company, 1948. 276 pp. \$2.60.

Describes the mental and physical growth of children and their character development. Written for use as a textbook for both high school and college.

NATIONAL CONFERENCE ON THE BLIND PRESCHOOL CHILD. *The Blind Preschool Child*. New York: American Foundation for the Blind, Inc., 1947. 148 pp. \$2.

Papers presented at the Conference, including Legislative Provisions for the Blind Preschool Child, by Robert B. Irwin; Development and Guidance of the Blind Infant, by Dr. Arnold Gesell; and Reports from Four States in Regard to Number of Cases, Cause and Degrees of Blindness, and Age Groups, by Raymond Dickinson, Josephine Taylor, Gertrude Van den Broek, and Ruth Rosenthal.

### Health and Medical Care

BUSTOS A., JULIO. "La Previsión y la Medicina Social Chilena en 1947." *Previsión Social*, Santiago de Chile, Vol. 15, Jan.-Mar. 1948, pp. 1-9.

(Continued on page 21)

# Current Operating Statistics

TABLE 1.—Selected social insurance and related programs, by specified period, 1940-48

[In thousands; data corrected to Oct. 10, 1948]

Year and month	Total	Retirement, disability, and survivor programs										Unemployment insurance programs				
		Monthly retirement and disability benefits				Survivor benefits				Sickness benefits <sup>10</sup>		State unemployment insurance laws <sup>11</sup>	Service-men's Readjustment Act <sup>12</sup>	Railroad Unemployment Insurance Act <sup>13</sup>	Readjustment allowances to self-employed veterans <sup>14</sup>	
		Social Security Act <sup>1</sup>	Railroad Retirement Act <sup>2</sup>	Civil Service Commission <sup>3</sup>	Veterans Administration <sup>4</sup>	Monthly		Lump-sum		State laws <sup>11</sup>	Railroad Unemployment Insurance Act <sup>12</sup>					
						Social Security Act <sup>5</sup>	Railroad Retirement Act <sup>6</sup>	Veterans Administration <sup>7</sup>	Social Security Act <sup>8</sup>							Other <sup>9</sup>
Number of beneficiaries																
1947																
August		1,098.2	201.0	115.9	2,345.7	778.8	47.5	914.7	15.4	9.6	23.0	18.3	914.6	734.6	34.0	186.1
September		1,115.2	203.4	117.6	2,340.6	788.1	51.9	919.4	16.4	10.1	22.2	24.7	779.4	615.1	37.6	142.3
October		1,132.8	207.2	119.3	2,337.4	797.9	60.3	925.8	18.6	10.9	22.9	31.2	655.9	427.8	44.3	106.4
November		1,147.6	209.9	120.6	2,335.5	805.1	69.8	929.9	14.7	9.2	19.8	26.1	593.4	397.1	33.7	68.0
December		1,165.8	211.6	121.9	2,335.2	812.5	78.6	936.7	14.9	11.2	22.5	31.2	621.4	464.6	46.6	72.9
1948																
January		1,187.3	212.9	122.5	2,331.8	820.8	84.4	941.0	16.3	8.0	23.1	34.5	800.5	590.9	54.2	59.9
February		1,210.7	214.0	123.0	2,328.3	830.1	89.6	944.7	16.0	9.9	21.8	32.5	770.9	639.8	48.7	61.4
March		1,237.2	215.3	123.3	2,324.5	843.1	92.1	949.0	23.4	10.8	25.5	35.5	934.9	646.1	54.2	102.0
April		1,259.1	215.7	124.2	2,322.5	856.0	95.2	954.9	20.1	12.2	25.9	32.4	849.9	495.0	61.6	113.6
May		1,274.9	216.8	127.1	2,320.5	864.8	99.7	959.4	18.0	9.3	27.7	28.6	912.5	496.1	46.6	113.6
June		1,289.3	217.9	129.1	2,315.0	873.4	102.3	934.2	20.2	10.7	28.3	29.4	970.5	389.5	30.9	104.6
July		1,305.6	219.5	130.5	2,309.5	876.5	105.5	940.5	16.0	10.9	28.7	24.2	861.9	428.8	20.5	93.1
August		1,320.8	220.4	132.0	2,304.3	881.5	107.1	946.2	16.5	11.5	29.5	32.8	788.8	396.2	25.8	77.9
Amount of benefits <sup>15</sup>																
1940		\$1,188,702	\$21,074	\$114,166	\$62,019	\$317,851	\$7,784	\$1,448	\$105,696	\$11,736	\$12,267		\$518,700		\$15,961	
1941		1,085,488	55,141	119,912	64,933	320,561	25,454	1,559	111,799	13,328	13,943		344,321		14,537	
1942		1,130,721	80,305	122,806	68,115	325,265	41,702	1,603	111,193	15,038	14,342		344,084		6,268	
1943		921,463	97,257	125,795	72,061	331,350	57,763	1,704	116,133	17,830	17,255	\$2,857	79,643		917	
1944		1,119,684	119,009	129,707	78,081	456,279	76,942	1,765	144,302	22,146	19,238	5,035	62,385	\$4,113	582	\$102
1945		2,067,434	157,391	137,140	85,742	697,830	104,231	1,772	254,238	26,135	23,431	4,660	445,866	114,955	2,359	11,675
1946		5,152,218	230,285	149,188	96,418	1,268,984	130,139	1,817	333,640	27,267	30,610	4,761	1,095,475	1,491,294	39,917	252,424
1947		4,698,641	299,830	177,053	108,691	1,676,029	153,109	19,283	382,515	29,517	33,115	22,024	\$11,368	776,164	772,868	39,401
1947																
August		384,666	23,996	14,100	9,164	137,346	12,099	1,308	32,578	2,215	2,435	1,878	1,555	66,804	59,521	2,107
September		363,508	24,397	14,251	9,154	132,717	12,358	1,397	31,948	2,394	2,726	1,759	2,114	59,258	53,336	2,352
October		350,664	24,818	14,458	9,358	141,603	12,429	1,589	32,277	2,731	2,975	1,854	2,794	52,795	38,153	2,832
November		326,197	25,160	14,553	9,469	143,213	12,552	1,831	31,135	2,132	2,464	1,612	2,315	41,677	29,554	2,121
December		354,697	25,599	14,758	9,395	146,655	12,687	2,040	31,824	2,202	2,833	1,824	2,870	52,022	40,200	2,977
1948																
January		377,090	26,098	14,840	9,479	151,923	12,836	2,170	33,207	2,444	2,201	1,814	3,123	59,161	48,933	3,370
February		369,058	26,666	14,910	9,522	142,280	13,007	2,283	31,790	2,436	2,918	1,773	3,728	60,730	49,466	2,867
March		402,525	27,296	14,998	9,542	145,141	13,242	2,340	33,001	3,541	2,826	2,243	3,219	76,573	55,782	3,462
April		390,637	27,832	15,021	9,550	146,709	13,474	2,411	30,312	3,032	2,976	2,200	2,895	73,576	46,940	3,822
May		368,751	28,229	15,087	11,393	142,622	13,639	2,506	32,406	2,666	2,571	2,229	2,501	66,432	33,535	2,932
June		371,220	28,587	15,155	11,779	141,224	13,804	2,561	33,181	3,056	2,295	2,428	2,675	71,940	30,676	2,048
July		366,022	28,998	15,293	12,000	137,535	13,884	2,664	33,830	2,417	2,605	2,363	2,167	67,630	31,626	1,279
August		367,874	29,382	15,363	12,500	140,296	13,959	2,701	33,939	2,503	2,588	2,392	2,979	64,562	32,732	1,661

<sup>1</sup> Primary and wife's benefits and benefits to children of primary beneficiaries. Partly estimated.

<sup>2</sup> Age and disability annuitants and pensioners in current-payment status at end of month, and amounts certified, minus cancellations, during year.

<sup>3</sup> Data for civil-service retirement and disability fund and Canal Zone and Alaska Railroad retirement and disability funds administered by Civil Service Commission. Retirement and disability benefits include survivor benefits under joint and survivor elections and accrued annuities to date of death paid to survivors. Refunds to employees leaving service not included.

<sup>4</sup> Veterans' pensions and compensation.

<sup>5</sup> Widows, widow's current, parent's, and child's benefits. Partly estimated.

<sup>6</sup> Annuities to widows under joint and survivor elections, 12-month death-benefit annuities to widows and next of kin, and, beginning February 1947, widows', widow's current, parent's, and child's benefits in current-payment status.

<sup>7</sup> Payments to widows, parents, and children of deceased veterans.

<sup>8</sup> Number and amount of lump-sum death payments certified.

<sup>9</sup> Number of decedents on whose account lump-sum payments were made and amount of payments under the Railroad Retirement Act, Federal civil-service and veterans' programs; see August *Bulletin* for annual data by program.

<sup>10</sup> Compensation for temporary disability payable in Rhode Island beginning April 1943, in California beginning December 1946, and under the Railroad Unemployment Insurance Act beginning July 1947. Includes maternity benefits in Rhode Island and under the Railroad Unemployment Insurance Act; excludes benefits under private plans in California.

<sup>11</sup> Before January 1948, number represents average weekly number of beneficiaries; beginning January 1948, number represents number during week ended nearest 15th of month. Annual amounts adjusted for voided benefit checks. Beginning July 1947, State unemployment insurance data include reconversion unemployment benefits for seamen.

<sup>12</sup> Number represents average number of persons receiving benefits in a 14-day registration period. Annual amounts adjusted for underpayments and overpayments.

<sup>13</sup> Readjustment allowances to unemployed veterans; 1 to 2 percent of number and amount shown represents allowances for illness and disability after establishment of unemployment rights. Before January 1948, number represents average weekly number of continued claims during weeks ended in the month; beginning January 1948, number represents number of continued claims during week ended nearest 15th of month.

<sup>14</sup> Number and amount of claims paid under the Servicemen's Readjustment Act.

<sup>15</sup> Payments: annual and lump-sum payments (amounts certified, including retroactive payments) and monthly payments in current-payment status, under the Social Security and the Railroad Retirement Acts; amounts certified under the Railroad Unemployment Insurance Act; disbursements minus cancellations, under the Civil Service Commission and the Veterans Administration programs; checks issued by State agencies, under State unemployment insurance and State sickness compensation programs and under the Servicemen's Readjustment Acts.

Source: Based on reports of administrative agencies.



TABLE 2.—Contributions and taxes under selected social insurance and related programs, by specified period, 1946-48

[In thousands]

Period	Retirement, disability, and survivors insurance			Unemployment insurance		
	Federal insurance contributions <sup>1</sup>	Federal civil-service contributions <sup>2</sup>	Taxes on carriers and their employees	State unemployment contributions <sup>3</sup>	Federal unemployment taxes <sup>4</sup>	Rail-road unemployment insurance contributions
Fiscal year:						
1946-47	\$1,459,492	\$481,448	\$380,057	\$1,001,504	\$184,823	\$141,750
1947-48	1,616,162	482,585	557,061	1,007,088	207,919	145,148
2 months ended:						
August 1946	346,662	267,840	9,874	250,222	12,243	851
August 1947	401,648	282,936	19,015	288,614	11,463	1,880
August 1948	442,631	269,008	19,539	264,340	14,510	11
1947						
August	329,258	266,514	13,018	171,248	9,409	1,776
September	13,861	18,951	116,289	6,225	2,790	29,115
October	65,592	20,267	4,214	107,752	581	3,667
November	310,496	18,786	8,573	152,680	9,822	1,309
December	14,078	20,142	128,245	7,479	1,496	34,767
1948						
January	35,496	20,084	2,539	77,515	12,906	33
February	277,662	18,579	6,499	109,583	138,448	1,212
March	30,415	18,978	132,618	6,864	12,912	36,401
April	74,324	19,256	5,663	112,188	2,921	76
May	376,000	19,988	11,598	132,475	13,417	1,289
June	16,590	24,607	123,808	5,713	1,181	35,389
July	63,057	244,676	2,378	112,097	1,586	5
August	379,873	24,331	17,161	152,242	12,924	6

<sup>1</sup> Represents contributions of employees and employers in employments covered by old-age and survivors insurance.

<sup>2</sup> Represents employee and Government contributions to the civil-service, Canal Zone, and Alaska Railroad retirement and disability funds; in recent years Government contributions are made in 1 month for the entire fiscal year.

<sup>3</sup> Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, through April 1946, contributions from employees in 4 States; employee contributions beginning May 21, 1946, in California and beginning July 1, 1946, in Rhode Island are deposited in the respective State sickness insurance funds. Data reported by State agencies; corrected to Sept. 10, 1948.

<sup>4</sup> Represents taxes paid by employers under the Federal Unemployment Tax Act.

<sup>5</sup> Represents August contributions of \$19.6 million from employees, and contributions for fiscal year 1947-48 of \$245.4 million from the Federal Government and \$1.5 million from the District of Columbia for certain District Government employees.

<sup>6</sup> Represents July contributions of \$17.3 million from employees, and contributions for fiscal year 1948-49 of \$225.4 million from the Federal Government and \$2.0 million from the District of Columbia for certain District Government employees.

Source: Daily Statement of the U. S. Treasury, unless otherwise noted.

TABLE 3.—Federal appropriations and expenditures under Social Security Administration programs, by specified period, 1947-49

[In thousands]

Item	Fiscal year 1947-48		Fiscal year 1948-49	
	Appropriations <sup>1</sup>	Expenditures through August 1947 <sup>2</sup>	Appropriations <sup>1</sup>	Expenditures through August 1948 <sup>3</sup>
Total	\$1,437,807	\$252,698	\$1,595,340	\$321,133
Administrative expenses	42,476	9,461	45,420	10,433
Federal Security Agency, Social Security Administration <sup>4</sup>	42,376	7,497	45,318	8,249
Department of Commerce, Bureau of the Census	100	17	102	16
Department of the Treasury <sup>4</sup>	( <sup>5</sup> )	1,947	( <sup>5</sup> )	2,168
Grants to States	881,455	164,717	949,000	216,886
Unemployment insurance and employment service administration	\$ 130,455	\$ 75,534	\$ 130,000	\$ 64,642
Old-age assistance	726,000	112,649	797,000	113,330
Aid to the blind		3,241		3,355
Aid to dependent children		29,237		30,505
Maternal and child health services	11,000	1,497	11,000	2,444
Services for crippled children	7,500	1,142	7,500	1,700
Child welfare services	3,500	821	3,500	868
Emergency maternity and infant care	3,000	596	( <sup>5</sup> )	42
Benefit payments, old-age and survivors insurance	\$ 511,676	\$ 78,520	\$ 599,000	\$ 93,815
Reconversion unemployment benefits for seamen	2,200	( <sup>4</sup> )	1,920	( <sup>11</sup> )

<sup>1</sup> Excludes unexpended balance of appropriations for preceding fiscal year.

<sup>2</sup> Includes expenditures from unexpended balance of appropriations for preceding fiscal year.

<sup>3</sup> 1947-48 data exclude expenses for administering U. S. Employment Service; that Bureau became a part of the Federal Security Agency on July 1, 1948.

<sup>4</sup> Amounts expended by the Treasury in administering title II of the Social Security Act and the Federal Insurance Contributions Act, reimbursed from old-age and survivors insurance trust fund to general fund of the Treasury.

<sup>5</sup> Not available because not separated from appropriations for other purposes.

<sup>6</sup> Represents grants for administration of unemployment insurance and employment services.

<sup>7</sup> Excludes grants for employment service.

<sup>8</sup> Amount appropriated for 1947-48 available until June 30, 1949.

<sup>9</sup> Actual payments from old-age and survivors insurance trust fund.

<sup>10</sup> Estimated expenditures as shown in 1948-49 budget.

<sup>11</sup> Not available.

Source: Federal appropriation acts and 1948-49 budget (appropriations); Daily Statement of the U. S. Treasury and reports from administrative agencies (expenditures).

(Continued from page 19)

Discusses social insurance and medical care in Chile, with special reference to the problems arising from inflation. Includes a summary table on coverage, beneficiaries, income, expenditures, assets, and liabilities of all the social security institutions of the country.

ELLEDGE, CAROLINE H. *The Rehabilitation of the Patient—Social Case-work in Medicine*. Philadelphia: J. B. Lippincott Company, 1948. 112 pp. \$2.50.

Describes the role of the medical social worker in the rehabilitation program, and presents illustrative case histories.

GREAT BRITAIN. MINISTRY OF HEALTH.

*National Health Service Act 1946—*

*General Medical Services*. London:

The Ministry, Apr. 1948. 6 pp.

A pamphlet, distributed to all general practitioners in Great Britain, that explains how they are affected by the act.

GREAT BRITAIN. MINISTRY OF HEALTH.

*The New National Health Service*.

London: The Ministry, 1948. 4 pp.

A pamphlet, distributed to all families in Great Britain, describing their rights and privileges under the new act.

GREAT BRITAIN. MINISTRY OF HEALTH.

DEPARTMENT OF HEALTH FOR SCOT-

LAND. *Report of the Inter-Depart-*

*mental Committee on the Remun-*

*eration of Consultants and Special-*

*ists*. London: H. M. Stationery

Off., 1948. 30 pp. (Cmd. 7420.)

6d.

(Continued on page 32)

TABLE 4.—Status of the old-age and survivors insurance trust fund, by specified period, 1937-48

[In thousands]

Period	Receipts		Expenditures		Assets			
	Transfers and appropriations to trust fund <sup>1</sup>	Interest received	Benefit payments	Administrative expenses	Net total of U. S. Government securities acquired <sup>2</sup>	Cash with disbursing officer at end of period	Credit of fund account at end of period	Total assets at end of period
Cumulative, January 1937-August 1948.....	\$11,782,126	\$1,030,332	\$2,135,069	\$288,918	\$9,916,779	\$79,674	\$392,018	\$10,388,470
Fiscal year:								
1946-47.....	1,450,867	163,466	425,582	40,788	1,193,600	48,751	7,305	8,798,390
1947-48.....	1,616,862	190,562	511,676	47,457	1,194,445	74,887	35,015	10,046,681
2 months ended:								
August 1946.....	346,662	-----	67,886	4,675	-----	52,828	313,966	7,915,528
August 1947.....	402,013	64	78,320	7,215	-42,000	55,927	338,806	9,115,066
August 1948.....	445,882	23	93,815	10,303	-20,000	79,674	392,018	10,388,470
1947								
August.....	329,958	-----	39,206	3,361	-----	55,927	358,806	9,115,066
September.....	13,861	9,242	39,874	3,550	300,000	66,736	27,676	9,094,746
October.....	65,592	-----	41,662	4,470	-----	65,150	48,722	9,114,206
November.....	310,496	-----	40,933	3,492	134,043	163,344	82,556	9,380,278
December.....	14,078	11,954	41,865	4,301	134,163	73,754	17,909	9,360,144
1948								
January.....	35,496	60,775	37,747	3,714	-----	78,257	68,217	9,414,954
February.....	277,662	-----	47,418	3,732	156,645	163,443	52,898	9,641,466
March.....	30,415	10,006	45,464	4,397	104,740	91,169	10,991	9,632,025
April.....	74,324	527	46,068	3,908	-23,899	79,184	71,751	9,656,901
May.....	376,000	-----	45,978	4,067	-----	78,580	398,300	9,982,857
June.....	16,590	97,966	46,148	4,614	430,813	74,887	35,015	10,046,681
July.....	63,334	25	46,962	4,553	-20,000	82,788	58,959	10,058,526
August.....	382,547	-----	46,853	5,750	-----	79,674	392,018	10,388,470

<sup>1</sup> Beginning July 1940, trust fund appropriations equal taxes collected under the Federal Insurance Contributions Act; beginning with the fiscal year 1947, amount includes transfers from the general fund of the Treasury to meet the additional administrative costs of benefits payable to survivors of certain World War II veterans as defined in title II of the Social Security Act Amendments of 1946.

<sup>2</sup> Includes accrued interest; minus figures represent net total of securities redeemed.

Source: *Daily Statement of the U. S. Treasury.*

TABLE 5.—Status of the unemployment trust fund, by specified period, 1936-48

[In thousands]

Period	Total assets at end of period	Net total of U. S. Government securities acquired <sup>1</sup>	Unexpended balance at end of period	State accounts				Railroad unemployment insurance account			
				Deposits	Interest credited	Withdrawals <sup>2</sup>	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period <sup>2</sup>
Cumulative, January 1936-August 1948.....	\$8,410,047	\$8,389,399	\$20,648	\$11,822,205	\$876,421	\$5,246,712	\$7,451,971	\$876,903	\$80,950	\$182,363	\$958,077
Fiscal year:											
1946-47.....	7,869,044	443,000	17,044	1,005,273	131,419	817,817	7,009,547	127,576	15,469	51,657	859,498
1947-48.....	8,323,029	446,399	24,630	1,007,346	147,076	798,132	7,365,839	130,634	18,203	60,793	957,192
2 months ended:											
August 1946.....	7,535,267	85,000	41,267	247,965	25	164,333	6,774,359	798	3	7,668	760,907
August 1947.....	7,963,421	112,000	79,421	282,219	22	163,084	7,128,704	1,717	3	6,150	864,717
August 1948.....	8,410,047	91,000	20,648	259,332	71	173,271	7,451,971	8	9	8,098	958,077
1947											
August.....	7,963,421	167,000	29,421	243,149	-----	71,187	7,128,704	1,623	-----	3,670	864,717
September.....	7,971,852	-10,000	17,852	12,785	3,448	59,598	7,085,339	26,179	413	4,795	886,514
October.....	7,963,852	-15,000	14,852	37,897	174	53,708	7,069,702	3,301	21	5,685	884,150
November.....	8,121,991	159,326	23,665	212,268	-----	40,966	7,241,004	1,178	-----	4,341	880,967
December.....	8,124,162	4,161	21,675	16,363	4,780	45,248	7,216,899	31,290	586	5,600	907,263
1948											
January.....	8,158,110	30,000	25,623	27,678	63,903	59,653	7,248,827	30	7,889	5,898	909,284
February.....	8,248,926	93,000	23,439	154,039	-----	58,918	7,343,948	1,091	-----	5,395	904,980
March.....	8,216,724	-35,063	26,299	13,973	3,601	76,427	7,285,095	32,761	445	6,555	931,631
April.....	8,174,535	-50,000	34,110	38,707	248	75,254	7,248,796	68	31	5,989	925,741
May.....	8,302,952	125,000	37,527	199,436	-----	66,442	7,381,790	1,160	-----	5,737	921,164
June.....	8,323,029	32,974	24,630	11,983	70,900	98,834	7,365,839	31,859	8,815	4,646	957,192
July.....	8,296,210	-30,000	27,811	35,140	19	66,542	7,334,456	4	2	3,942	961,756
August.....	8,410,047	121,000	20,648	224,192	52	106,729	7,451,971	3	7	4,160	958,077

<sup>1</sup> Includes accrued interest; minus figures represent net total of securities redeemed.

<sup>2</sup> Includes transfers from State accounts to railroad unemployment insurance account amounting to \$107,161,000.

<sup>3</sup> Includes transfers from railroad unemployment insurance administration fund amounting to \$75,481,000.

<sup>4</sup> Includes withdrawals of \$79,169,000 for disability insurance benefits.

Source: *Daily Statement of the U. S. Treasury.*

TABLE 6.—Federal insurance contributions and Federal taxes, by internal revenue collection district, fiscal year 1947-48, July-September 1948, and July-September 1947<sup>1</sup>

[In thousands]

Internal revenue collection district in—	Fiscal year 1947-48			July-September 1948			July-September 1947		
	Total	Insurance contributions <sup>2</sup>	Unemployment taxes <sup>3</sup>	Total	Insurance contributions <sup>2</sup>	Unemployment taxes <sup>3</sup>	Total	Insurance contributions <sup>2</sup>	Unemployment taxes <sup>3</sup>
Total	\$1,823,964.6	\$1,616,044.5	\$207,920.1	\$465,351.3	\$450,599.4	\$14,751.9	\$427,026.5	\$414,025.9	\$13,000.6
Alabama	17,894.8	15,854.1	2,040.7	4,373.0	4,267.0	105.9	4,096.0	4,009.4	86.6
Arizona	4,174.2	3,865.1	309.1	1,103.2	1,101.7	1.5	933.9	929.9	4.0
Arkansas	6,263.0	5,603.6	659.4	1,550.6	1,533.2	17.3	1,373.7	1,360.4	13.3
California (2 districts)	132,453.5	118,023.9	14,429.6	33,715.5	33,015.3	700.2	31,261.6	30,552.9	708.7
Colorado	11,449.5	10,240.7	1,208.7	2,889.6	2,808.0	81.6	2,534.6	2,462.0	72.6
Connecticut	24,318.3	20,182.6	4,135.7	8,555.4	8,397.7	157.7	8,268.1	8,079.9	188.1
Delaware	10,527.2	9,438.6	1,088.6	2,753.0	2,680.7	72.3	2,826.3	2,772.3	54.0
Florida	18,146.8	16,315.2	1,831.6	4,322.0	4,264.5	57.4	3,987.1	3,915.6	71.5
Georgia	22,141.6	19,708.2	2,433.4	5,611.6	5,441.6	170.0	4,976.8	4,833.7	143.1
Hawaii	4,427.8	3,919.5	508.3	1,054.0	1,040.9	13.1	1,026.3	1,012.6	13.7
Idaho	3,858.5	3,473.6	385.0	1,087.5	1,081.6	5.8	877.0	872.3	4.7
Illinois (2 districts)	164,726.7	145,457.8	19,268.9	42,369.2	40,464.0	1,904.6	39,361.4	37,733.9	1,627.5
Indiana	35,390.2	31,412.1	3,978.1	8,933.0	8,819.8	113.2	8,130.7	8,007.6	123.1
Iowa	10,433.8	14,728.5	1,705.3	4,055.6	4,009.2	46.4	3,622.6	3,563.9	58.7
Kansas	9,693.4	8,696.6	996.8	2,494.9	2,462.2	32.7	2,199.1	2,159.7	39.4
Kentucky	14,911.5	13,079.0	1,832.0	3,747.1	3,700.2	46.8	3,260.0	3,218.2	41.8
Louisiana	18,281.4	15,690.7	2,590.7	3,924.2	3,859.1	65.1	3,466.5	3,411.6	54.9
Maine	7,221.3	6,449.2	772.1	1,717.0	1,675.1	41.9	1,530.7	1,511.0	19.7
Maryland (including District of Columbia)	30,892.4	27,280.2	3,612.2	7,776.6	7,640.0	136.6	7,104.3	6,968.3	136.0
Massachusetts	71,959.7	63,392.3	8,567.4	18,043.1	17,599.6	443.5	16,854.4	16,466.7	407.7
Michigan	114,822.7	101,512.3	13,310.4	30,194.9	28,700.7	1,494.2	27,437.5	26,223.2	1,214.3
Minnesota	28,406.5	25,282.4	3,124.2	7,269.7	7,128.5	141.2	6,439.2	6,302.1	137.1
Mississippi	5,724.3	5,183.7	540.6	1,484.3	1,476.5	7.7	1,308.1	1,299.5	8.6
Missouri (2 districts)	48,283.5	42,903.9	5,379.7	12,286.0	11,927.0	359.1	10,849.1	10,541.7	307.3
Montana	3,056.9	2,778.1	280.8	772.4	772.4	11.4	688.9	675.2	13.7
Nebraska	8,900.2	7,973.5	926.7	2,348.7	2,287.3	61.4	2,016.3	1,955.2	61.1
Nevada	1,567.4	1,424.4	143.0	394.0	391.9	2.2	380.0	374.4	5.6
New Hampshire	5,472.7	4,850.0	622.7	1,257.1	1,237.8	19.3	1,219.7	1,207.4	12.3
New Jersey (2 districts)	60,662.3	53,392.3	7,270.0	14,753.2	14,271.4	481.8	14,030.6	13,573.5	457.1
New Mexico	2,623.9	2,360.9	263.1	716.2	708.3	7.9	689.6	678.9	10.6
New York (6 districts)	357,639.9	316,513.4	41,126.5	90,199.0	86,094.1	4,105.0	85,103.8	81,853.3	3,250.5
North Carolina	26,247.8	23,251.6	2,996.1	6,655.4	6,503.8	151.7	5,729.8	5,623.4	106.4
North Dakota	1,828.9	1,688.4	140.5	402.7	408.7	4.0	398.9	396.6	2.3
Ohio (4 districts)	123,974.3	109,340.1	14,634.2	32,376.7	31,245.7	1,131.0	29,738.7	28,759.3	979.4
Oklahoma	15,422.5	13,733.8	1,688.7	4,284.3	4,153.9	130.4	3,829.9	3,714.0	115.9
Oregon	15,732.0	14,002.3	1,729.7	4,118.7	4,061.0	57.6	3,640.3	3,599.2	41.1
Pennsylvania (3 districts)	165,479.6	146,216.5	19,263.1	42,864.5	41,140.5	1,724.0	39,686.3	38,042.3	1,544.1
Rhode Island	11,843.1	10,368.6	1,474.5	2,922.9	2,900.8	22.1	2,671.6	2,646.5	25.0
South Carolina	11,200.6	9,931.9	1,268.7	2,827.5	2,781.9	45.6	2,489.9	2,440.7	49.2
South Dakota	2,141.0	1,965.7	175.2	573.6	568.8	4.8	466.6	463.7	2.9
Tennessee	19,548.5	17,325.3	2,223.2	4,850.1	4,799.9	50.2	4,359.4	4,301.8	57.6
Texas (2 districts)	51,166.3	45,285.7	5,880.6	13,244.4	13,393.7	4-149.3	11,485.0	11,289.4	195.7
Utah	4,901.7	4,358.8	542.9	1,199.4	1,182.2	17.2	1,101.1	1,091.0	10.1
Vermont	2,850.5	2,555.1	295.4	693.0	684.4	8.6	627.9	619.9	8.0
Virginia	21,382.1	19,030.2	2,351.8	5,481.4	5,335.8	145.6	4,825.3	4,697.1	128.2
Washington (including Alaska)	25,241.7	22,606.8	2,634.9	6,556.3	6,438.5	117.8	5,902.7	5,773.7	129.0
West Virginia	15,100.3	13,347.2	1,753.1	3,849.4	3,807.4	42.1	3,437.8	3,381.9	55.9
Wisconsin	39,027.6	34,664.3	4,363.2	10,168.3	9,933.7	234.6	9,534.5	9,373.8	160.7
Wyoming	1,548.4	1,405.3	143.1	419.6	409.8	9.8	348.5	340.6	8.0

<sup>1</sup> Data are based on warrants covered by the Bookkeeping and Warrants Division of the Treasury Department and therefore differ slightly from tax receipts in table 2, which are based on the *Daily Statement of the U. S. Treasury*. Amounts listed in this table represent collections made in internal revenue collection districts in the respective States and covered into the Treasury. The amount received by a particular district does not necessarily represent taxes paid with respect to employment within the State in which that district is located.

<sup>2</sup> Tax effective Jan. 1, 1937, payable by employers and employees.

<sup>3</sup> Tax effective Jan. 1, 1936, payable by employers only. Excludes amounts collected under State unemployment insurance laws and deposited in the State unemployment trust fund.

<sup>4</sup> Excess credit because of transfer and counter transaction.

Source: Treasury Department, Bureau of Accounts.

TABLE 7.—Old-age and survivors insurance: Monthly benefits in current-payment status<sup>1</sup> at end of the month by type of benefit and month, August 1947–August 1948, and monthly benefit actions, by type of benefit, August 1948

[Amounts in thousands; data corrected to Sept. 14, 1948]

Item	Total		Primary		Wife's		Child's		Widow's		Widow's current		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
<b>Monthly benefits in current-payment status at end of month:</b>														
<b>1947</b>														
August.....	1,876,967	\$36,094.9	824,265	\$20,428.5	253,214	\$3,318.3	502,706	\$6,378.5	151,770	\$3,085.8	135,636	\$2,758.6	9,376	\$125.2
September.....	1,903,351	36,655.7	836,861	20,765.9	257,344	3,377.3	509,005	6,469.3	154,865	3,150.9	135,715	2,764.4	9,561	127.9
October.....	1,930,719	37,245.9	849,841	21,129.9	261,823	3,437.6	515,933	6,571.9	158,410	3,225.3	135,272	2,753.7	9,740	130.5
November.....	1,952,441	37,711.8	860,827	21,410.8	265,034	3,487.5	520,478	6,638.8	161,145	3,285.1	135,070	2,756.9	9,887	132.8
December.....	1,978,245	38,276.8	874,724	21,778.9	269,174	3,545.2	524,783	6,702.5	164,300	3,351.8	135,229	2,763.7	10,026	134.7
<b>1948</b>														
January.....	2,008,009	38,933.2	891,182	22,215.4	273,913	3,612.3	529,660	6,773.8	167,578	3,420.8	135,480	2,773.5	10,196	137.3
February.....	2,040,859	39,673.6	909,187	22,706.0	278,961	3,685.1	535,074	6,854.3	170,969	3,493.1	136,379	2,796.4	10,299	138.8
March.....	2,080,312	40,537.9	929,291	23,248.8	284,875	3,769.4	542,097	6,955.7	175,946	3,598.8	137,666	2,827.6	10,437	140.7
April.....	2,115,064	41,506.6	946,133	23,706.7	289,537	3,838.6	549,128	7,058.5	180,419	3,693.5	139,193	2,865.6	10,654	143.8
May.....	2,139,746	41,867.5	967,970	24,041.9	293,274	3,895.5	553,430	7,123.7	184,382	3,775.9	139,847	2,883.9	10,843	146.6
June.....	2,162,693	42,391.3	983,682	24,344.5	296,711	3,948.2	556,834	7,175.1	188,612	3,865.5	140,807	2,908.6	11,047	149.5
July.....	2,182,043	42,882.0	981,065	24,697.5	300,530	4,006.1	555,934	7,164.9	192,067	3,939.4	141,224	2,922.3	11,203	151.9
August.....	2,202,290	43,370.4	992,724	25,027.0	303,978	4,059.0	557,390	7,188.8	195,351	4,010.6	141,503	2,931.0	11,344	154.0
<b>Monthly benefit actions, August 1948:</b>														
In force <sup>2</sup> beginning of month.....	2,501,106	50,067.5	1,163,006	29,638.5	347,605	4,668.3	592,534	7,643.3	195,229	4,001.1	191,406	3,962.8	11,326	153.4
Benefits awarded in month.....	44,962	961.3	20,526	558.6	7,489	106.7	9,177	128.9	4,093	86.6	3,454	77.2	223	3.3
Entitlements terminated <sup>3</sup> .....	17,777	335.1	5,776	146.6	2,964	38.7	5,344	72.6	759	14.9	2,858	61.2	76	1.0
Net adjustments <sup>4</sup> .....	-269	4.9	-116	3.8	-34	.4	-108	.3	7	.1	-18	.3	0	(9)
In force end of month.....	2,528,022	50,698.6	1,177,640	30,054.3	352,096	4,736.8	596,259	7,699.9	198,570	4,072.9	191,984	3,979.0	11,473	155.7

<sup>1</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount which is less than current month's benefit.<sup>2</sup> Represents total benefits awarded (including benefits in current, deferred, and conditional-payment status) after adjustment for subsequent changes in number and amount of benefits (see footnote 4) and terminations (see footnote 3), cumulative from January 1940.<sup>3</sup> Benefit is terminated when a beneficiary dies or loses entitlement to a benefit for some other reason.<sup>4</sup> Adjustments result from operation of maximum and minimum provisions and from recomputations and administrative actions.<sup>5</sup> Less than \$50.

TABLE 8.—Old-age and survivors insurance: Estimated number of families and beneficiaries in receipt of benefits and average monthly benefit in current-payment status by family group, end of June 1948, 1947, and 1946

[Corrected to Aug. 31, 1948]

Family classification of beneficiaries <sup>1</sup>	June 30, 1948			June 30, 1947			June 30, 1946		
	Number of families (in thousands)	Number of beneficiaries (in thousands)	Average monthly amount per family	Number of families (in thousands)	Number of beneficiaries (in thousands)	Average monthly amount per family	Number of families (in thousands)	Number of beneficiaries (in thousands)	Average monthly amount per family
<b>Total.....</b>	<b>1,476.2</b>	<b>2,162.7</b>	-----	<b>1,229.6</b>	<b>1,832.3</b>	-----	<b>900.2</b>	<b>1,502.1</b>	-----
<b>Retired-worker families.....</b>	<b>908.7</b>	<b>1,280.3</b>	-----	<b>797.9</b>	<b>1,063.6</b>	-----	<b>632.0</b>	<b>841.3</b>	-----
Worker only.....	654.5	654.5	\$24.40	537.8	537.8	\$24.10	426.8	426.8	\$23.80
Male.....	519.4	519.4	25.60	431.3	431.3	25.10	342.1	342.1	24.80
Female.....	135.1	135.1	20.00	106.5	106.5	19.80	84.7	84.7	19.00
Worker and wife.....	296.5	503.0	39.90	245.3	490.6	39.20	193.1	386.2	38.90
Worker and 1 child.....	11.6	23.2	38.90	9.6	19.2	37.90	8.2	16.4	37.00
Worker and 2 or more children.....	8.9	18.0	47.90	5.1	15.6	47.50	3.8	11.5	47.00
Worker, wife, and 1 or more children.....	.2	.6	54.80	.1	.4	52.60	.1	.4	51.70
<b>Survivor families.....</b>	<b>507.5</b>	<b>873.3</b>	-----	<b>431.7</b>	<b>768.7</b>	-----	<b>358.2</b>	<b>660.8</b>	-----
Aged widow only.....	188.6	188.6	20.50	146.1	146.1	20.30	110.2	110.2	20.20
Widowed mother only <sup>2</sup> .....	4.4	4.4	20.30	4.3	4.3	20.10	4.9	4.9	19.70
Widowed mother and 1 child.....	72.0	144.0	35.90	68.7	137.4	35.00	65.8	131.6	34.30
Widowed mother and 2 children.....	40.9	122.6	49.20	39.1	117.3	48.50	37.2	111.6	48.00
Widowed mother and 3 or more children.....	23.5	95.6	52.60	22.6	92.0	51.80	20.8	84.6	50.90
1 child only.....	89.4	89.4	13.30	75.7	75.7	13.10	59.4	59.4	13.00
2 children.....	40.6	81.1	25.80	33.8	67.6	25.40	26.5	53.0	24.90
3 children.....	16.7	50.0	36.60	13.8	41.4	36.00	11.2	33.6	35.00
4 or more children.....	21.2	86.6	48.10	19.3	77.9	47.30	16.0	65.2	46.60
1 aged parent.....	9.3	9.3	13.70	7.6	7.6	13.40	5.7	5.7	13.20
2 aged parents.....	.9	1.7	25.70	.7	1.4	25.60	.5	1.0	25.20

<sup>1</sup> As defined by beneficiaries in current-payment status.<sup>2</sup> Benefits of child or children were being withheld.



TABLE 9.—Old-age and survivors insurance: Number and amount of monthly benefits in current-payment status<sup>1</sup> as of June 30, 1948, by type of benefit and by State

[Corrected to Sept. 13, 1948]

Region and State <sup>2</sup>	Total		Primary		Wife's		Child's		Widow's		Widow's current		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Total.....	2,162,693	\$42,391,324	968,682	\$24,344,534	296,711	\$3,948,153	556,834	\$7,175,000	188,612	\$3,865,451	140,807	\$2,908,578	11,047	\$149,548
Region I.....	206,938	4,337,955	102,807	2,661,304	31,968	444,794	38,308	522,736	22,070	462,572	10,968	235,070	817	11,479
Connecticut.....	42,453	942,627	20,731	571,542	6,617	97,309	7,768	112,446	4,942	108,475	2,223	50,817	172	2,538
Maine.....	19,939	373,192	9,814	228,684	2,976	37,283	4,340	53,325	1,681	32,508	1,044	20,821	84	1,071
Massachusetts.....	107,421	2,282,191	53,551	1,402,208	16,691	235,210	19,342	268,091	11,552	243,947	5,868	126,810	417	5,925
New Hampshire.....	11,890	227,640	6,088	142,958	1,753	22,168	2,313	29,186	1,143	21,730	548	11,004	45	594
Rhode Island.....	18,667	390,630	9,549	244,780	2,966	40,744	3,048	41,044	2,109	43,632	923	19,440	72	990
Vermont.....	6,568	121,875	3,074	71,132	963	12,080	1,407	18,644	643	12,260	362	7,178	27	361
Region II.....	563,147	11,723,761	264,844	6,884,879	81,780	1,130,238	118,503	1,648,058	58,401	1,218,280	36,569	800,855	2,960	41,442
Delaware.....	5,391	112,192	2,608	67,354	809	11,339	1,114	15,274	540	11,486	285	5,271	35	468
New Jersey.....	91,121	1,981,443	43,033	1,169,030	13,840	199,655	18,135	261,588	10,297	222,384	5,355	122,127	461	6,659
New York.....	257,170	5,345,182	126,462	3,222,172	37,155	507,573	49,722	696,233	27,006	558,942	15,474	341,182	1,349	19,080
Pennsylvania.....	209,465	4,284,944	92,741	2,426,323	29,976	411,671	49,532	674,963	20,646	425,477	15,455	331,275	1,115	15,235
Region III.....	144,100	2,489,782	51,441	1,212,572	14,492	179,714	64,713	651,896	10,325	200,979	12,175	232,609	954	12,013
District of Columbia.....	8,380	163,826	3,723	63,187	914	12,711	2,300	28,210	821	17,205	599	12,196	23	317
Maryland.....	31,003	597,340	13,065	321,093	3,736	49,325	8,583	112,688	3,205	65,063	2,249	46,958	165	2,193
North Carolina.....	36,095	538,185	11,271	238,626	3,128	33,807	16,196	173,301	2,044	35,842	3,184	55,306	270	3,213
Virginia.....	35,551	600,242	12,521	291,335	3,441	42,424	13,809	150,146	2,488	48,014	3,014	55,894	278	3,429
West Virginia.....	33,071	590,189	10,861	270,331	3,273	41,357	13,823	178,550	1,767	34,835	3,129	62,255	218	2,861
Region IV.....	270,519	5,417,771	115,436	2,966,823	35,082	521,222	73,426	991,898	24,420	513,625	17,965	387,742	1,190	16,461
Kentucky.....	33,924	587,893	11,752	266,114	3,510	41,270	13,314	152,595	2,151	41,175	2,955	53,703	242	3,036
Michigan.....	96,119	1,973,538	40,411	1,064,791	13,262	183,887	26,947	386,648	8,462	181,368	6,675	151,655	362	5,189
Ohio.....	140,476	2,886,340	63,273	1,655,918	21,310	296,065	33,165	452,655	13,807	291,082	8,335	182,364	586	8,236
Region V.....	278,545	5,608,857	127,159	3,236,940	41,015	547,771	66,080	897,684	26,304	547,213	16,544	358,913	1,243	17,336
Illinois.....	135,983	2,826,445	62,637	1,642,882	19,336	267,124	31,546	438,845	13,662	286,078	8,119	180,812	683	9,704
Indiana.....	61,711	1,186,752	27,637	677,186	9,243	118,030	15,665	207,425	8,427	107,709	5,473	73,060	246	3,342
Minnesota.....	32,698	641,289	15,015	372,616	4,883	63,806	7,833	102,825	2,759	37,230	2,077	43,505	129	1,808
Wisconsin.....	48,155	952,371	21,850	544,256	7,553	98,812	11,036	149,089	4,656	96,196	2,875	61,536	185	2,482
Region VI.....	162,791	2,587,109	58,466	1,295,811	16,376	192,617	63,914	680,712	8,925	164,345	13,803	237,368	1,317	16,256
Alabama.....	31,965	492,743	10,567	229,425	2,953	33,018	13,432	143,977	1,544	27,329	3,204	55,684	265	3,310
Florida.....	38,206	721,691	18,286	449,070	5,423	71,891	9,954	115,019	2,209	43,140	2,164	40,435	170	2,136
Georgia.....	30,717	457,474	9,880	209,216	2,619	29,471	13,541	139,277	1,728	31,404	2,654	44,499	295	3,607
Mississippi.....	12,864	178,724	4,294	80,142	1,149	11,339	5,501	54,325	562	10,346	1,274	20,575	144	1,707
South Carolina.....	18,736	285,202	5,160	108,661	1,391	15,612	9,226	92,548	1,009	17,783	1,811	28,695	159	1,903
Tennessee.....	30,283	471,275	10,359	219,297	2,841	31,086	12,260	135,566	1,849	34,343	2,666	47,480	284	3,503
Region VII.....	117,382	2,149,762	54,587	1,254,302	17,712	212,857	27,589	341,557	10,121	197,989	6,769	134,799	624	8,258
Iowa.....	27,295	485,585	12,517	279,474	4,303	50,096	6,419	78,922	2,402	45,480	1,522	29,865	132	1,728
Kansas.....	20,784	366,990	9,760	216,535	3,330	37,571	4,915	60,492	1,472	27,465	1,208	23,803	90	1,124
Missouri.....	51,529	983,821	24,294	580,724	7,523	95,684	11,663	146,325	4,855	98,453	2,872	58,256	322	4,379
Nebraska.....	11,298	200,657	5,345	117,883	1,724	19,690	2,587	31,802	933	17,676	659	12,965	50	641
North Dakota.....	2,734	46,936	1,147	25,427	335	3,884	949	9,920	161	3,079	222	4,366	20	250
South Dakota.....	3,742	65,803	1,515	34,259	497	5,932	1,136	14,066	298	5,536	286	5,544	10	136
Region VIII.....	124,874	2,054,266	44,888	1,001,605	12,815	147,246	48,059	533,933	6,917	130,816	11,363	206,855	822	10,731
Arkansas.....	15,407	227,881	5,912	117,685	1,780	17,897	5,617	57,729	711	12,245	1,262	20,778	125	1,547
Louisiana.....	23,535	382,613	8,233	179,612	2,126	24,232	9,009	102,527	1,533	29,111	2,409	44,185	225	2,946
New Mexico.....	4,262	67,271	1,220	27,748	325	3,925	2,043	23,328	175	3,496	476	8,467	23	307
Oklahoma.....	19,627	339,674	7,741	178,939	2,270	27,191	6,987	83,512	908	19,349	1,557	29,719	74	964
Texas.....	62,043	1,036,827	21,782	497,621	6,314	74,101	24,403	286,837	3,500	66,615	5,659	106,686	385	4,967
Region IX.....	39,898	744,092	17,370	421,582	5,178	66,138	11,423	146,862	2,735	55,695	2,540	51,775	147	2,040
Colorado.....	16,193	312,556	7,556	184,995	2,327	30,121	4,075	52,130	1,238	25,452	945	19,163	52	695
Idaho.....	5,901	103,945	2,661	60,019	735	8,703	1,852	22,841	294	5,500	358	6,579	21	303
Montana.....	6,744	131,286	3,076	75,637	832	10,905	1,855	24,454	520	10,802	415	8,828	46	640
Utah.....	8,002	147,367	2,997	72,031	982	12,672	2,888	37,511	529	10,923	683	13,900	23	330
Wyoming.....	2,553	48,958	1,180	28,900	302	3,737	926	9,926	154	3,018	159	3,305	5	753
Region X.....	241,123	5,012,887	125,552	3,233,749	35,551	483,435	50,931	690,811	17,177	355,301	11,012	238,297	800	11,294
Arizona.....	7,797	143,221	2,858	72,413	701	10,876	3,093	38,734	355	7,436	666	13,308	34	454
California.....	161,696	3,398,201	84,328	2,188,821	23,432	326,908	33,509	461,061	12,060	251,308	7,380	162,145	557	7,958
Nevada.....	1,839	36,682	928	22,858	141	2,012	567	7,586	121	2,499	78	1,674	4	53
Oregon.....	27,980	556,821	14,882	366,258	4,382	55,904	5,682	74,538	1,782	35,135	1,136	23,075	96	1,311
Washington.....	41,891	877,962	22,556	583,399	6,505	87,735	8,080	108,892	2,899	58,923	1,752	37,495	109	1,518
Alaska.....	822	14,891	403	9,433	29	378	339	4,111	20	427	29	515	2	27
Hawaii.....	5,359	94,225	2,329	52,543	411	5,046	2,000	24,726	185	3,632	422	8,114	12	164
Foreign.....	7,700	158,966	3,410	92,091	1,202	16,597	1,569	20,077	722	14,568	648	12,688	149	2,047

<sup>1</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount which is less than current month's benefit.<sup>2</sup> Beneficiary's State of residence recorded as of June 30, 1948.

TABLE 10.—Unemployment insurance: Initial claims received in local offices, by State, August 1948

[Data reported by State agencies; corrected to Sept. 17, 1948]

Region and State	Total			New		
	All claimants	Amount of change from—		Women claimants	All claimants	Women claimants
		July 1948	August 1947			
Total.....	705,438	-133,342	+82,880	303,000	411,417	174,000
Region I:						
Conn.....	13,591	-8,089	+2,563	6,247	11,509	5,123
Maine.....	3,478	-1,361	+1,029	1,720	1,730	749
Mass.....	32,166	-2,836	+478	14,834	19,427	8,376
N. H.....	3,087	-37	+385	1,693	1,840	987
R. I.....	10,350	-767	+2,603	5,220	6,780	3,525
Vt.....	767	+36	+186	389	618	296
Region II:						
Del.....	806	-370	+7	308	627	256
N. J.....	29,832	-22,964	-3,602	13,747	17,721	8,294
N. Y.....	170,764	-37,295	+37,639	(9)	66,406	(9)
Pa.....	47,685	-9,859	+3,822	22,104	31,126	14,692
Region III:						
Dist. of Col.....	1,223	-38	-55	612	1,166	584
Md.....	10,171	-2,801	+1,741	3,433	5,578	1,784
N. C.....	11,680	-4,741	+4,660	7,588	8,465	5,520
Va.....	4,819	-2,589	+1,040	1,614	3,589	1,356
W. Va.....	5,193	-983	-47	1,240	3,997	979
Region IV:						
Ky.....	6,002	+500	+1,748	1,731	4,759	1,267
Mich.....	47,325	+12,144	-1,511	13,194	28,780	7,907
Ohio.....	20,702	-3,968	-222	9,392	15,672	6,915
Region V:						
Ill.....	43,446	-9,724	+10,107	18,281	28,571	11,651
Ind.....	18,931	-3,265	-1,857	7,319	9,417	3,599
Minn.....	3,174	-429	+397	1,594	2,246	1,191
Wis.....	9,787	+3,271	+4,444	3,519	7,300	2,157
Region VI:						
Ala.....	9,272	+431	+1,598	2,031	7,491	1,692
Fla.....	10,701	-7,232	+2,055	4,526	7,841	3,188
Ga.....	7,215	-1,065	-662	3,526	5,012	2,460
Miss.....	3,044	-1,735	-174	1,162	2,175	913
S. C.....	5,567	-1,405	+1,441	2,701	3,647	1,593
Tenn.....	8,241	-427	+728	3,454	6,532	2,722
Region VII:						
Iowa.....	2,470	+212	+880	1,167	1,935	868
Kans.....	2,066	-936	-852	981	1,419	711
Mo.....	15,175	-985	-2,826	5,804	10,683	4,012
Nebr.....	785	-310	+51	394	472	237
N. Dak.....	70	-27	-40	59	41	32
S. Dak.....	129	-20	+13	91	70	81
Region VIII:						
Ark.....	3,349	-1,188	-448	971	2,536	815
La.....	5,620	-2,300	-1,155	1,543	4,377	1,305
N. Mex.....	710	-41	+218	181	483	121
Okla.....	4,226	-407	-12	1,545	2,919	1,160
Tex.....	6,707	-1,202	-1,995	2,594	5,700	2,204
Region IX:						
Colo.....	1,447	-1,048	-62	643	841	332
Idaho.....	404	-900	-227	276	345	228
Mont.....	417	-97	-84	233	259	166
Utah.....	1,407	-1,240	-147	687	1,069	529
Wyo.....	155	-64	-11	88	120	77
Region X:						
Ariz.....	2,598	+101	+330	861	1,935	682
Calif.....	103,017	+2,430	+19,519	42,164	54,322	24,823
Nev.....	783	-80	-22	334	551	256
Oreg.....	4,107	-3,215	-883	1,798	2,826	1,279
Wash.....	10,155	-13,718	-751	4,251	7,590	3,302
Territories:						
Alaska.....	137	-54	+23	87	83	50
Hawaii.....	995	-5	+722	158	653	116

<sup>1</sup> Includes estimate for New York.<sup>2</sup> Data not received.<sup>3</sup> Since Wisconsin has no provision for a benefit year, a new claim is a claim requiring a determination of benefit amount and duration, as well as eligibility for benefits, on a per employer basis.<sup>4</sup> Data estimated by State agency.TABLE 11.—Unemployment insurance: Continued claims<sup>1</sup> received in local offices, by State, August 1948

[Data reported by State agencies; corrected to Sept. 17, 1948]

Region and State	Total <sup>2</sup>			Compensable		
	All claimants	Amount of change from—		Women claimants	All claimants	Women claimants
		July 1948	August 1947			
Total.....	4,001,098	-293,061	-294,664	1,975,000	3,560,374	1,766,000
Region I:						
Conn.....	52,738	-5,089	-18,430	28,243	41,689	22,957
Maine.....	27,166	-5,473	+320	13,225	25,889	12,634
Mass.....	249,594	-550	-23,639	124,505	230,541	114,965
N. H.....	25,146	+3,673	+4,354	14,769	23,403	13,777
R. I.....	68,117	-6,979	-3,652	32,432	63,095	29,749
Vt.....	7,041	-538	-110	4,394	6,085	4,187
Region II:						
Del.....	4,881	-541	-624	2,267	4,575	2,141
N. J.....	208,749	-31,009	-54,945	105,032	190,641	96,122
N. Y.....	895,850	-106,562	-39,933	(9)	744,438	(9)
Pa.....	265,479	-10,856	-65,006	124,261	239,902	111,024
Region III:						
Dist. of Col.....	12,255	-160	-3,079	6,686	11,866	6,451
Md.....	54,133	-12,077	+5,139	22,387	54,133	23,387
N. C.....	62,895	-18,752	+3,351	45,107	84,249	38,996
Va.....	30,101	-14,733	-3,015	19,922	33,702	18,924
W. Va.....	31,363	-226	-11,663	10,380	29,621	9,823
Region IV:						
Ky.....	33,977	-4,894	-13,721	15,928	31,987	15,080
Mich.....	146,579	+27,063	-94,773	50,058	128,861	45,107
Ohio.....	123,710	-4,827	+217	61,622	97,558	49,552
Region V:						
Ill.....	334,243	-29,188	+51,757	186,232	308,982	173,627
Ind.....	49,089	-16,302	-14,415	22,867	40,373	19,660
Minn.....	19,082	+1,321	+5,987	10,399	17,146	9,357
Wis.....	24,973	-676	+2,455	14,013	20,664	12,023
Region VI:						
Ala.....	55,349	+3,885	-11,617	18,849	49,967	17,483
Fla.....	85,066	+3,679	+11,395	44,706	79,108	41,626
Ga.....	46,179	-5,354	-13,651	27,495	38,489	23,170
Miss.....	23,516	-705	+1,502	10,415	22,024	9,685
S. C.....	21,189	+1,824	+2,935	11,642	18,308	10,235
Tenn.....	79,379	+738	-4,913	41,825	74,975	39,602
Region VII:						
Iowa.....	14,084	-1,658	+429	8,642	12,858	7,892
Kans.....	14,297	-1,937	-4,120	7,081	13,579	6,721
Mo.....	90,937	-4,715	-13,671	41,388	81,150	36,918
Nebr.....	3,708	-189	+400	2,247	3,017	1,822
N. Dak.....	516	-135	-326	431	496	415
S. Dak.....	847	+3	+0	621	790	586
Region VIII:						
Ark.....	21,848	+1,670	-6,047	7,404	20,323	6,878
La.....	29,009	-3,819	-1,940	9,310	25,944	8,356
N. Mex.....	3,472	-329	+446	1,477	3,290	1,396
Okla.....	17,449	-309	-3,549	7,160	15,587	6,382
Tex.....	24,953	-1,888	-10,774	12,305	20,630	10,406
Region IX:						
Colo.....	9,755	-659	+981	4,691	8,297	4,004
Idaho.....	3,631	+512	-1,649	2,766	3,184	2,442
Mont.....	3,177	-507	-570	1,962	2,925	1,814
Utah.....	8,807	+1,710	+21	5,259	7,972	4,817
Wyo.....	1,019	-197	-105	616	924	596
Region X:						
Ariz.....	11,561	+409	-940	5,395	10,658	5,019
Calif.....	587,380	-49,662	+43,830	278,727	544,205	258,668
Nev.....	4,084	-97	-199	1,976	3,867	1,896
Oreg.....	29,072	-3,828	-5,681	16,564	26,464	15,223
Wash.....	70,498	+6,666	-8,574	37,149	64,792	34,441
Territories:						
Alaska.....	1,004	-858	+382	740	906	666
Hawaii.....	6,169	-467	+4,760	1,088	5,613	1,002

<sup>1</sup> In some States 1 claim covers more than 1 week.<sup>2</sup> Includes waiting-period claims except in Maryland, which has no provision for filing such claims.<sup>3</sup> Includes estimate for New York.<sup>4</sup> Data not received.

TABLE 12.—Unemployment insurance: Number of individuals<sup>1</sup> compensated during weeks ended in August 1948 and number of weeks compensated and amount of benefits paid in August 1948, by State

[Data reported by State agencies; corrected to Sept. 17, 1948]

Region and State	All types of unemployment							Total unemployment			
	Individuals compensated during weeks ended—				Weeks compensated			Benefits paid <sup>1</sup>	Weeks compensated	Benefits paid <sup>2</sup>	Average weekly payment
	Aug. 7	Aug. 14	Aug. 21	Aug. 28	Number	Amount of change from—					
						July 1948	August 1947				
Total.....	810,479	788,829	770,736	743,645	3,405,279	-159,142	-426,900	\$64,562,406	3,226,000	\$62,184,000	\$19.28
Region I:											
Connecticut.....	18,157	17,484	14,857	13,403	69,796	+4,716	+4,638	1,375,318	67,779	1,354,220	19.98
Maine.....	4,937	6,026	5,434	5,814	23,620	-7,135	-2,265	360,126	20,890	328,914	15.75
Massachusetts.....	46,903	46,227	43,170	41,354	183,998	-33,412	-72,554	3,898,611	168,139	3,745,531	22.28
New Hampshire.....	4,123	4,692	5,207	2,177	17,819	-4,678	-2,455	265,938	16,755	256,327	15.30
Rhode Island.....	14,524	14,480	14,397	13,485	62,680	-6,242	-400	1,314,981	60,968	1,297,342	21.28
Vermont.....	1,655	1,586	1,644	1,466	6,821	-453	+572	112,635	6,629	110,653	16.69
Region II:											
Delaware.....	699	1,213	640	1,013	3,884	-522	-434	56,984	3,477	53,928	15.51
New Jersey.....	39,558	44,981	35,402	39,909	176,341	-26,552	-68,125	3,492,142	169,572	3,411,932	20.12
New York.....	187,976	178,759	174,481	183,069	778,510	-49,365	-78,615	16,989,842	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
Pennsylvania.....	53,983	49,923	48,878	48,254	220,531	+25,808	-75,078	3,736,432	214,238	3,676,521	17.16
Region III:											
District of Columbia.....	3,361	2,375	3,367	2,096	12,243	-780	-1,562	208,643	12,119	205,724	16.98
Maryland.....	11,236	11,243	10,615	10,498	47,478	-7,852	+843	864,846	43,010	808,964	18.81
North Carolina.....	12,049	10,401	13,706	12,232	52,575	-7,309	-681	604,837	48,656	580,598	11.93
Virginia.....	8,537	8,032	7,570	7,138	33,786	-12,953	-3,995	493,228	31,777	473,101	14.89
West Virginia.....	4,720	5,018	5,041	4,766	21,210	-345	-9,466	323,067	14,769	232,074	15.75
Region IV:											
Kentucky.....	8,566	5,833	6,446	6,455	27,320	-2,806	-12,833	355,842	26,928	352,517	13.09
Michigan.....	21,916	22,897	29,165	30,111	115,912	+19,451	-67,456	2,332,590	113,514	2,327,680	20.51
Ohio.....	21,211	19,274	21,146	19,846	89,968	-1,406	-2,129	1,565,510	86,971	1,535,492	17.66
Region V:											
Illinois.....	68,225	64,879	60,519	60,540	276,646	-22,371	+32,511	4,891,674	251,656	4,643,712	18.45
Indiana.....	13,332	7,208	7,461	11,126	42,215	-5,401	+2,578	724,054	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
Minnesota.....	5,571	5,454	5,256	5,092	23,525	-1,239	+1,720	362,500	22,561	352,845	15.64
Wisconsin.....	4,133	4,166	3,889	4,277	17,651	-975	+2,899	307,720	15,725	282,544	17.97
Region VI:											
Alabama.....	10,754	15,252	10,377	10,530	51,444	+11,207	-4,624	802,440	49,842	786,125	15.77
Florida.....	16,082	15,640	15,945	16,449	70,290	+4,169	+10,361	954,213	69,078	942,579	13.65
Georgia.....	8,959	8,387	8,270	7,953	36,368	-3,410	-11,736	475,282	34,112	455,912	13.37
Mississippi.....	7,187	4,677	4,516	3,884	21,374	+6,289	+4,754	302,551	19,941	290,098	14.55
South Carolina.....	5,201	5,297	6,200	6,050	24,595	+2,994	+2,201	372,288	23,631	364,484	15.42
Tennessee.....	11,105	15,393	18,586	16,606	68,860	+1,764	-11,086	597,729	66,572	878,372	13.19
Region VII:											
Iowa.....	2,580	2,805	2,394	2,590	11,190	-1,674	+142	172,280	10,005	162,029	16.19
Kansas.....	2,067	2,775	2,695	2,357	11,290	-813	-3,470	168,947	10,486	161,726	15.42
Missouri.....	15,155	16,939	15,182	13,385	66,743	-5,970	-14,695	1,042,975	63,192	1,018,501	16.12
Nebraska.....	838	912	953	950	4,110	+369	+173	58,506	3,814	55,630	14.59
North Dakota.....	88	110	69	87	378	-88	-174	5,996	290	4,977	17.16
South Dakota.....	129	160	86	202	577	-87	+203	9,087	462	7,732	16.74
Region VIII:											
Arkansas.....	4,155	3,446	4,439	3,762	17,551	+2,828	-4,253	277,411	16,789	270,085	16.09
Louisiana.....	8,887	9,370	8,278	7,935	34,470	-2,373	-3,960	491,152	32,650	473,065	14.51
New Mexico.....	590	617	674	585	2,814	-10	+1,100	48,992	2,714	47,773	17.60
Oklahoma.....	5,537	5,399	5,464	7,256	22,623	-2,504	-8,752	374,872	21,828	364,412	16.69
Texas.....	6,518	5,688	5,204	7,480	26,978	-1,618	-15,480	362,027	25,270	347,427	13.75
Region IX:											
Colorado.....	1,690	1,777	1,720	1,613	7,258	-33	+614	112,535	6,079	100,686	15.72
Idaho.....	501	621	524	547	2,338	+790	-1,543	40,581	2,191	38,681	17.65
Montana.....	625	655	535	584	2,548	-628	-402	40,311	2,548	40,311	15.82
Utah.....	1,487	1,562	1,678	1,500	6,610	+2,600	-297	147,837	6,314	142,914	22.63
Wyoming.....	136	229	104	329	883	-27	-210	15,828	760	13,847	18.22
Region X:											
Arizona.....	1,551	1,615	1,746	1,543	7,123	+454	-1,196	131,492	6,845	127,954	18.69
California.....	121,430	117,126	117,954	114,369	512,089	-52,770	-2,512	11,031,132	488,552	10,689,129	21.88
Nevada.....	777	849	741	696	3,364	-165	+102	65,907	3,217	64,029	19.90
Oregon.....	5,978	5,850	5,734	5,715	24,474	+2,254	-3,777	393,804	23,461	383,460	16.34
Washington.....	12,719	11,810	12,620	12,640	54,905	+16,431	-10,942	946,468	52,725	916,220	17.38
Territories:											
Alaska.....	488	465	710	522	2,435	-694	+1,391	55,241	2,355	53,995	22.93
Hawaii.....	1,294	1,212	1,047	1,396	4,949	-1,606	+3,450	100,732	4,770	104,827	21.93

<sup>1</sup> The number of individuals is assumed to be identical with the number of weeks compensated. This assumption may result in a slight overstatement of the number of individuals.

<sup>2</sup> Gross; not adjusted for voided benefit checks and transfers under interstate combined-wage plan.

<sup>3</sup> Includes estimates for Indiana and New York.

<sup>4</sup> Data not received.

TABLE 13.—Unemployment insurance: Number of lower and higher appeals authority decisions and percent of cases disposed of within 30 and 90 days, by State, January-March 1948

[Data reported by State agencies; corrected to June 10, 1948]

Region and State	Lower appeals authority			Higher appeals authority <sup>1</sup>		
	Total number of decisions	Percent of cases disposed of within—		Total number of decisions	Percent of cases disposed of within—	
		30 days	90 days		30 days	90 days
Total.....	33,991	13.1	59.1	4,394	14.5	56.9
Region I:						
Connecticut.....	634	21.3	69.2			
Maine.....	130	27.7	94.6	32	93.8	100.0
Massachusetts.....	4,757	.8	23.0			
New Hampshire.....	154	51.9	94.2			
Rhode Island.....	503	77.9	100.0	50	64.4	100.0
Vermont.....	17	23.5	100.0	8	0	23.0
Region II:						
Delaware.....	79	17.7	77.2	14	71.4	100.0
New Jersey.....	3,200	0	22.6	585	13.2	68.9
New York.....	3,777	1.9	65.3	360	0	13.3
Pennsylvania.....	1,922	7.8	64.6	310	2.6	90.6
Region III:						
District of Columbia.....	15	86.7	100.0	0	0	0
Maryland.....	1,511	62.9	90.9	175	22.3	93.1
North Carolina.....	456	39.0	96.7	77	45.5	96.1
Virginia.....	60	35.0	88.3	6	50.0	100.0
West Virginia.....	440	28.7	79.3	157	22.3	94.3
Region IV:						
Kentucky.....	359	0	17.8	0	0	0
Michigan.....	3,182	2.1	21.6	699	0	8.7
Ohio.....	2,011	.6	68.3	275	0	65.1
Region V:						
Illinois.....	1,755	14.9	85.3	519	48.0	85.0
Indiana.....	352	1.4	72.7	16	0	81.3
Minnesota.....	200	8.5	81.5	14	35.7	85.7
Wisconsin.....	140	22.9	95.7	36	52.8	58.3
Region VI:						
Alabama.....	309	1.6	84.8	48	2.1	33.3
Florida.....	146	17.8	84.2	13	23.1	69.2
Georgia.....	284	30.6	85.6	22	9.1	86.4
Mississippi.....	51	70.6	94.1	5	0	100.0
South Carolina.....	226	12.4	88.1	16	57.5	100.0
Tennessee.....	732	17.3	84.0	151	2.0	36.4
Region VII:						
Iowa.....	310	35.5	98.4	22	9.1	95.5
Kansas.....	236	2.1	63.1	45	28.9	57.8
Missouri.....	809	5.3	82.9	7	0	14.3
Nebraska.....	37	48.6	91.9			
North Dakota.....	35	31.4	91.4	3	0	33.3
South Dakota.....	17	17.6	70.6			
Region VIII:						
Arkansas.....	105	54.3	92.4	13	15.4	92.3
Louisiana.....	285	.4	61.4	36	2.8	36.1
New Mexico.....	38	10.5	71.1	0	0	0
Oklahoma.....	175	38.9	92.6	10	10.0	80.0
Texas.....	719	30.0	98.9	10	20.0	40.0
Region IX:						
Colorado.....	172	26.7	82.0	11	18.2	90.9
Idaho.....	20	5.0	25.0	1	0	100.0
Montana.....	9	33.3	100.0	1	100.0	100.0
Utah.....	11	54.5	81.8	1	100.0	100.0
Wyoming.....	3	66.7	100.0	0	0	0
Region X:						
Arizona.....	63	38.1	98.4	0	0	0
California.....	2,592	33.1	80.6	539	.2	45.8
Nevada.....	25	24.0	96.0	0	0	0
Oregon.....	213	28.2	93.0	24	4.2	45.8
Washington.....	712	.8	63.1	74	54.1	94.6
Territories:						
Alaska.....	0	0	0	0	0	0
Hawaii.....	3	33.3	100.0			

<sup>1</sup> Connecticut, Hawaii, Massachusetts, Nebraska, and New Hampshire have only 1 appeals authority. During this quarter, South Dakota also had only 1 appeals authority.

TABLE 14.—Unemployment insurance: Number of lower and higher appeals authority decisions and percent of cases disposed of within 30 and 90 days, by State, April-June 1948

[Data reported by State agencies; corrected to Sept. 1, 1948]

Region and State	Lower appeals authority			Higher appeals authority <sup>1</sup>		
	Total number of decisions	Percent of cases disposed of within—		Total number of decisions	Percent of cases disposed of within—	
		30 days	90 days		30 days	90 days
Total.....	32,508	22.0	78.9	4,192	14.2	64.8
Region I:						
Connecticut.....	824	47.7	93.1			
Maine.....	160	21.3	99.4	17	88.2	100.0
Massachusetts.....	3,693	7.6	78.1			
New Hampshire.....	183	19.7	93.4			
Rhode Island.....	820	71.6	99.5	81	72.8	100.0
Vermont.....	18	38.9	94.4	12	0	8.3
Region II:						
Delaware.....	118	1.7	84.7	13	76.9	92.3
New Jersey.....	4,096	1.1	44.1	636	12.3	68.5
New York.....	2,651	2.5	76.8	575	0	41.7
Pennsylvania.....	2,032	10.2	68.4	377	.3	87.5
Region III:						
District of Columbia.....	16	100.0	100.0	0	0	0
Maryland.....	1,316	76.4	98.6	74	29.7	95.9
North Carolina.....	550	31.5	94.9	55	43.6	87.3
Virginia.....	136	47.1	96.3	9	77.8	77.8
West Virginia.....	501	27.5	90.0	100	13.0	93.0
Region IV:						
Kentucky.....	184	0	25.0	1	0	0
Michigan.....	1,593	11.2	78.8	405	0	11.9
Ohio.....	1,907	2.1	77.1	426	.2	56.8
Region V:						
Illinois.....	1,596	3.7	90.2	375	39.5	84.3
Indiana.....	394	21.8	90.4	31	19.4	90.3
Minnesota.....	189	12.2	97.9	54	64.8	75.9
Wisconsin.....						
Region VI:						
Alabama.....	497	.8	85.9	38	0	60.5
Florida.....	166	13.3	79.5	15	26.7	73.3
Georgia.....	298	13.8	94.3	32	15.6	40.6
Mississippi.....	39	74.4	100.0	7	0	100.0
South Carolina.....	306	7.8	87.9	25	76.0	100.0
Tennessee.....	1,246	51.5	91.4	182	7.7	44.0
Region VII:						
Iowa.....	361	35.7	94.7	47	17.0	85.1
Kansas.....	355	1.7	69.0	49	36.7	69.4
Missouri.....	904	5.0	82.1	4	0	25.0
Nebraska.....	87	20.7	89.7			
North Dakota.....	42	4.8	97.6	1	0	100.0
South Dakota.....	15	0	80.0	2	100.0	100.0
Region VIII:						
Arkansas.....	88	52.3	100.0	17	5.9	29.4
Louisiana.....	186	10.2	92.5	7	0	0
New Mexico.....	35	22.2	69.4	8	37.5	87.5
Oklahoma.....	224	41.5	93.3	16	0	31.3
Texas.....	966	41.8	99.2	15	6.7	86.7
Region IX:						
Colorado.....	133	48.9	96.5	16	12.5	75.0
Idaho.....	37	5.4	43.2	5	0	40.0
Montana.....	9	33.3	100.0	2	100.0	100.0
Utah.....	26	88.5	96.2	2	50.0	50.0
Wyoming.....	10	30.0	100.0	2	100.0	100.0
Region X:						
Arizona.....	64	48.4	96.9	10	30.0	70.0
California.....	2,410	81.7	87.7	360	6.4	93.9
Nevada.....	50	52.0	96.0	3	100.0	100.0
Oregon.....	239	38.9	97.1	9	0	77.8
Washington.....	691	.6	65.7	77	84.4	100.0
Territories:						
Alaska.....	44	2.3	100.0	0	0	0
Hawaii.....	2	0	100.0			

<sup>1</sup> Connecticut, Hawaii, Massachusetts, Nebraska, and New Hampshire have only 1 appeals authority.

<sup>2</sup> Excludes Indiana; data not available

TABLE 15.—Unemployment insurance: Ratio of State insured unemployment<sup>1</sup> in week ended August 14, 1948, to average covered employment in 1946

Region and State	Insured unemployment <sup>1</sup>	Average covered employment <sup>2</sup> (in thousands)	Ratio (percent) of insured unemployment to covered employment
Total.....	939,905	30,127.7	3.1
Region I:			
Connecticut.....	21,536	593.3	3.6
Maine.....	6,630	167.2	4.0
Massachusetts.....	53,359	1,413.8	3.8
New Hampshire.....	5,249	126.0	4.2
Rhode Island.....	15,995	231.0	6.9
Vermont.....	1,815	61.4	3.0
Region II:			
Delaware.....	1,097	83.2	1.3
New Jersey.....	43,705	1,221.7	3.6
New York.....	202,041	4,108.2	4.9
Pennsylvania.....	60,954	2,826.6	2.2
Region III:			
Dist. of Col.....	2,736	210.0	1.3
Maryland.....	12,406	521.2	2.4
North Carolina.....	14,601	584.9	2.5
Virginia.....	8,411	451.3	1.9
West Virginia.....	7,370	346.9	2.1
Region IV:			
Kentucky.....	7,833	333.4	2.3
Michigan.....	37,246	1,430.5	2.6
Ohio.....	27,504	2,017.4	1.4
Region V:			
Illinois.....	71,204	2,232.4	3.2
Indiana.....	16,955	803.5	2.1
Minnesota.....	8,022	503.2	1.6
Wisconsin.....	5,625	667.8	.8
Region VI:			
Alabama.....	14,295	380.1	3.8
Florida.....	19,803	354.8	5.6
Georgia.....	10,448	486.1	2.1
Mississippi.....	6,587	168.5	3.3
South Carolina.....	7,328	279.5	2.6
Tennessee.....	21,864	451.8	4.7
Region VII:			
Iowa.....	3,286	309.9	1.1
Kansas.....	3,192	208.7	1.5
Missouri.....	21,060	722.1	3.0
Nebraska.....	1,101	144.1	.8
North Dakota.....	108	34.9	.3
South Dakota.....	184	43.0	.4
Region VIII:			
Arkansas.....	5,066	197.0	2.6
Louisiana.....	10,232	379.5	2.7
New Mexico.....	756	72.1	1.0
Oklahoma.....	6,232	237.7	2.6
Texas.....	9,126	1,016.0	.9
Region IX:			
Colorado.....	2,178	175.2	1.2
Idaho.....	842	76.7	1.1
Montana.....	734	83.0	.9
Utah.....	2,084	106.3	2.0
Wyoming.....	234	46.2	.5
Region X:			
Arizona.....	2,614	88.3	3.0
California.....	134,606	2,323.6	5.8
Nevada.....	883	36.9	2.4
Oregon.....	6,808	284.0	2.4
Washington.....	16,064	479.9	3.3

<sup>1</sup> Represents number of continued claims for unemployment in the week in which the 8th of the month falls.

<sup>2</sup> Average number of workers in covered employment in the pay period of each type (weekly, semi-monthly, etc.) ending nearest the 15th of each month; corrected to June 15, 1948.

TABLE 16.—Veterans' unemployment allowances: Claims and payments, August 1948<sup>1</sup>

State	Initial claims	Continued claims	Payments
Total.....	302,438	1,741,006	\$32,732,392
Alabama.....	5,109	49,169	917,700
Alaska.....	23	278	4,380
Arizona.....	2,258	8,607	156,318
Arkansas.....	3,058	24,543	482,359
California.....	27,483	154,814	2,894,185
Colorado.....	1,437	7,791	135,586
Connecticut.....	6,372	32,310	564,036
Delaware.....	617	2,727	49,086
District of Columbia.....	673	11,324	222,614
Florida.....	7,949	71,177	1,369,342
Georgia.....	5,480	36,149	670,475
Hawaii.....	824	6,085	99,825
Idaho.....	188	663	12,750
Illinois.....	17,149	80,339	1,388,684
Indiana.....	9,909	22,112	515,262
Iowa.....	1,895	5,649	89,476
Kansas.....	1,493	7,084	136,073
Kentucky.....	3,911	24,258	433,294
Louisiana.....	4,143	36,342	624,244
Maine.....	1,804	10,596	188,003
Maryland.....	2,567	16,001	301,094
Massachusetts.....	13,319	96,620	1,622,938
Michigan.....	19,426	73,965	1,445,812
Minnesota.....	3,422	18,694	359,516
Mississippi.....	2,061	16,198	303,045
Missouri.....	7,669	50,516	912,368
Montana.....	252	992	19,304
Nebraska.....	695	2,044	42,352
Nevada.....	334	1,130	20,410
New Hampshire.....	1,604	8,234	134,175
New Jersey.....	9,863	78,877	1,490,811
New Mexico.....	1,048	6,016	121,257
New York.....	52,615	229,577	4,364,145
North Carolina.....	5,078	30,963	589,080
North Dakota.....	36	140	2,638
Ohio.....	15,938	63,903	1,214,021
Oklahoma.....	3,606	22,930	414,088
Oregon.....	1,872	7,833	188,549
Panama Canal Zone.....	18	321	5,160
Pennsylvania.....	23,127	173,231	3,559,082
Puerto Rico.....	2,596	21,216	456,573
Rhode Island.....	2,261	19,219	383,166
Samoa-Guam.....	35	1,280	25,440
South Carolina.....	2,925	23,498	418,399
South Dakota.....	165	793	13,638
Tennessee.....	3,948	44,863	846,187
Texas.....	5,891	50,386	917,809
Utah.....	931	3,901	81,784
Vermont.....	605	3,532	72,184
Virginia.....	3,047	20,255	407,349
Washington.....	3,837	18,771	297,770
West Virginia.....	3,074	27,106	480,162
Wisconsin.....	7,059	15,676	252,635
Wyoming.....	69	317	5,829

<sup>1</sup> Represents activities under provisions of title V of the Servicemen's Readjustment Act of 1944; excludes data for self-employed veterans.

Source: Data reported to the Readjustment Allowance Service, Veterans Administration, by unemployment insurance agencies in 48 States, the District of Columbia, Alaska, and Hawaii, and by the Veterans Administration for the Panama Canal Zone, Puerto Rico, and Samoa-Guam.

TABLE 17.—Nonfarm placements: Number, by State, August 1948

Region and State	Total	Women	Veterans <sup>1</sup>
Continental U. S.....	509,447	177,630	156,167
Region I:			
Connecticut.....	7,304	3,102	2,042
Maine.....	4,155	1,608	1,162
Massachusetts.....	9,584	4,032	3,111
New Hampshire.....	1,827	681	558
Rhode Island.....	2,338	1,457	451
Vermont.....	888	252	342
Region II:			
Delaware.....	2,203	1,164	380
New Jersey.....	11,049	6,014	2,297
New York.....	56,223	32,614	10,395
Pennsylvania.....	23,712	9,504	8,107
Region III:			
Dist. of Col.....	3,299	1,261	908
Maryland.....	6,194	1,912	1,795
North Carolina.....	14,273	6,907	3,244
Virginia.....	9,904	4,500	2,284
West Virginia.....	3,811	1,307	1,418
Region IV:			
Kentucky.....	2,864	881	1,035
Michigan.....	11,751	2,598	4,642
Ohio.....	27,099	8,315	8,142
Region V:			
Illinois.....	15,266	4,901	5,151
Indiana.....	10,187	3,591	2,985
Minnesota.....	12,984	3,346	4,342
Wisconsin.....	11,093	3,824	3,669
Region VI:			
Alabama.....	12,558	4,092	2,968
Florida.....	10,761	3,918	3,318
Georgia.....	10,618	3,690	2,669
Mississippi.....	8,408	2,672	2,240
South Carolina.....	12,639	3,146	4,108
Tennessee.....	11,666	4,246	3,832
Region VII:			
Iowa.....	8,211	2,262	3,162
Kansas.....	7,637	1,686	3,026
Missouri.....	9,059	2,264	3,039
Nebraska.....	4,676	831	1,854
North Dakota.....	2,591	677	876
South Dakota.....	2,108	392	841
Region VIII:			
Arkansas.....	8,526	2,895	2,615
Louisiana.....	6,227	1,675	2,376
New Mexico.....	5,324	889	2,214
Oklahoma.....	11,028	2,793	3,744
Texas.....	41,652	12,478	13,230
Region IX:			
Colorado.....	6,615	1,243	2,653
Idaho.....	4,188	808	1,780
Montana.....	2,973	380	1,188
Utah.....	2,892	708	1,161
Wyoming.....	1,372	232	554
Region X:			
Arizona.....	3,592	936	1,250
California.....	43,942	15,037	14,893
Nevada.....	2,081	687	616
Oregon.....	9,781	1,496	4,074
Washington.....	9,498	1,857	3,426
Territories.....	2,258	370	1,096
Alaska.....	924	265	360
Hawaii.....	809	161	211
Puerto Rico.....	525	3	525

<sup>1</sup> Represents placements of veterans of all wars.



TABLE 18.—Public assistance in the United States, by month, August 1947–August 1948<sup>1</sup>

Year and month	Total	Old-age assistance	Aid to dependent children		Aid to the blind	General assistance	Total	Old-age assistance	Aid to dependent children		Aid to the blind	General assistance
			Families	Children					Families	Children		
Number of recipients							Percentage change from previous month					
1947												
August		2,289,260	404,014	1,027,974	79,719	333,000		+0.4	+1.1	+1.0	+0.5	-0.3
September		2,297,995	407,610	1,037,210	80,077	332,000		+4	+9	+9	+4	-5
October		2,314,782	412,448	1,047,863	80,475	335,000		+7	+1.2	+1.0	+5	+1.1
November		2,323,960	410,912	1,046,146	80,830	340,000		+4	-4	-2	+4	+1.3
December		2,332,006	416,190	1,050,944	81,147	355,000		+3	+1.3	+1.3	+4	+4.7
1948												
January		2,338,645	423,096	1,078,775	81,442	378,000		+3	+1.7	+1.8	+4	+6.3
February		2,340,862	429,792	1,096,609	81,842	393,000		+1	+1.6	+1.7	+5	+3.9
March		2,345,135	437,487	1,115,946	81,984	402,000		+2	+1.8	+1.8	+2	+2.3
April		2,352,240	444,144	1,132,808	82,366	392,000		+3	+1.5	+1.5	+5	-2.3
May		2,362,148	449,698	1,146,397	82,937	378,000		+4	+1.3	+1.2	+7	-3.7
June		2,367,597	449,202	1,145,930	83,346	366,000		+2	-1	(2)	+5	-3.1
July		2,407,280	448,524	1,145,323	83,876	358,000		+1.7	-2	-1	+6	-2.2
August		2,429,078	450,762	1,151,996	84,255	356,000		+9	+5	+6	+5	-5
Amount of assistance <sup>1</sup>							Percentage change from previous month <sup>1</sup>					
1947												
August	\$124,971,835	\$83,317,307	\$25,221,353	\$3,055,175	\$13,378,000		+1.3	+1.6	+1.4	+7	-7	
September	125,901,620	83,873,538	25,472,965	3,076,117	13,479,000		+7	+7	+1.0	+7	+8	
October	128,417,243	85,201,373	25,961,309	3,167,561	14,087,000		+2.0	+1.6	+1.9	+3.0	+4.5	
November	129,721,771	85,770,698	26,337,323	3,188,118	14,026,000		+2	+7	-9	+6	-4	
December	131,916,042	87,270,336	26,224,905	3,211,801	15,209,000		+2.5	+1.7	+1.9	+7	+8.4	
1948												
January	134,016,675	87,856,146	26,927,594	3,239,935	15,993,000		+1.6	+7	+2.7	+9	+5.2	
February	137,937,576	88,572,293	29,062,674	3,267,609	16,735,000		+2.9	+1.2	+7.9	+9	+4.6	
March	138,307,076	88,388,785	28,808,122	3,290,150	17,820,000		+3	-5	-9	+7	+6.5	
April	138,864,379	88,990,139	29,317,323	3,353,117	17,224,000		+4	+7	+8	+1.3	-3.3	
May	139,111,194	89,920,642	29,668,363	3,364,189	16,158,000		+2	+1.0	+1.2	+9	-6.2	
June	139,340,429	90,402,787	29,740,308	3,396,334	15,801,000		+2	+5	+2	+1.0	-2.2	
July	143,462,875	94,462,825	29,930,611	3,436,439	15,633,000		+3.0	+4.6	+6	+1.3	-1.1	
August	144,711,080	95,625,417	30,122,369	3,472,294	15,491,000		+9	+1.2	+6	+1.0	-9.0	

<sup>1</sup> Data subject to revision. Excludes programs administered without Federal participation in States administering such programs concurrently with programs under the Social Security Act.

<sup>2</sup> Decrease of less than 0.05 percent.

<sup>3</sup> February 1948 data for old-age assistance and aid to dependent children in Missouri and June 1948 data for old-age assistance and aid to the blind in Kentucky include retroactive payments. Excluding these amounts, percentage changes would be somewhat less than those shown in table.

TABLE 19.—Old-age assistance: Recipients and payments to recipients, by State, August 1948<sup>1</sup>

State	Number of recipients	Payments to recipients		Percentage change from—				State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	July 1948 in—		August 1947 in—				Total amount	Average	July 1948 in—		August 1947 in—	
				Number	Amount	Number	Amount					Number	Amount	Number	Amount
Total.....	2,429,078	\$95,625,417	\$39.37	+0.9	+1.2	+6.1	+14.8	Mo.....	117,730	\$4,445,912	\$37.76	+0.4	+0.8	+2.7	+21.6
Ala.....	65,376	1,279,716	19.57	+1	+6	+22.1	+38.2	Mont.....	10,804	430,840	39.88	-2	-1	+1.1	+4.6
Alaska.....	1,358	60,365	44.45	-8	-5	+1	+20.5	Nebr.....	23,820	964,806	40.50	-3	+9	-5.3	-8.4
Ariz.....	10,827	524,170	48.41	+1	+1.5	+2.6	+2.9	Nev.....	2,181	108,543	48.85	-8	+1.0	+6.7	+8.8
Ark.....	49,672	903,753	18.19	+1.5	+1.5	+18.9	+19.0	N. H.....	6,843	274,696	40.14	+1	+8	+1.0	+10.6
Calif.....	191,018	10,928,422	57.21	+8	+8	+9.2	+9.9	N. J.....	23,262	1,006,014	43.25	+2	+7	+3	+4.8
Colo.....	45,523	3,570,421	78.43	(1)	+6	+3.7	+27.6	N. Mex.....	8,926	282,966	31.70	+4	-10.5	+10.6	-9
Conn.....	15,548	774,968	49.84	(1)	+2.3	+3.0	+18.4	N. Y.....	111,368	5,507,092	49.45	-2	-2	+2.4	+7.9
Del.....	1,351	36,016	26.66	+1.6	+2.6	+8.5	+22.6	N. C.....	44,613	807,234	18.09	+5	+3	+11.2	+11.2
D. C.....	2,461	99,573	40.46	+1.2	+1.3	+6.6	+7.6	N. Dak.....	8,703	357,464	41.07	-1	+2	-2.3	+3.8
Fla.....	59,614	2,279,667	38.24	+1.1	+1.1	+10.3	+14.5	Ohio.....	123,181	5,196,078	42.18	+3	+6	+9	+6.8
Ga.....	85,645	1,669,229	19.49	+6	+1.6	+11.2	+27.6	Okl.....	97,505	4,383,503	44.96	+3	+6	+1.2	+7.3
Hawaii.....	2,137	71,007	33.23	+1.6	+2.6	+21.8	+15.9	Oreg.....	22,455	992,985	44.22	(1)	+4	+2.4	+24.8
Idaho.....	10,402	457,639	44.00	+1	+2	-8	+4.9	Pa.....	57,135	3,213,476	36.88	-2	+2	-3.4	+4.8
Ill.....	125,502	5,195,701	41.40	(1)	+3	-7	+3.6	R. L.....	9,000	381,978	42.44	+7	+8	+4.8	+9.7
Ind.....	50,266	1,670,898	33.24	-1	+3	-8	+7.5	S. C.....	33,662	647,307	19.23	+1.0	+1.7	+9.9	+7.2
Iowa.....	48,558	2,118,486	43.63	-1	+4	+5	+8.7	S. Dak.....	11,981	405,014	33.80	(1)	+3	-3.3	+2.1
Kans.....	35,943	1,423,286	39.60	+4	+3	+4.4	+6.1	Tenn.....	52,812	1,406,676	26.64	+1.1	+17.4	+9.6	+14.4
Ky.....	52,291	920,860	17.61	+1.1	+1.1	+7.8	+9.4	Tex.....	204,535	6,442,805	31.50	+3	+4	+4.6	+10.1
La.....	97,856	4,623,212	47.34	+10.1	+9.4	+92.5	+330.4	Utah.....	9,869	500,294	50.68	+1.7	+7.7	-13.2	+2.7
Maine.....	13,241	446,035	33.69	+1	+8	-10.9	-12.1	Vt.....	5,997	206,191	34.38	+2	+1.0	+5.3	+12.3
Md.....	11,753	382,793	32.57	(1)	-1.4	-4	+4.4	Va.....	16,704	313,710	18.78	+1.1	+1.5	+3.9	+10.4
Mass.....	89,169	4,883,718	54.77	+3	-3	+4.2	+13.2	Wash.....	63,279	3,622,306	57.24	-6	-1.2	-1.6	+12.9
Mich.....	90,785	3,739,486	41.19	(1)	+2.4	-3.6	+7.4	W. Va.....	22,373	458,552	20.50	+5	+7	+5.8	+6.3
Minn.....	54,399	2,448,620	45.04	-1	+1.0	+4	+8.8	Wis.....	47,968	1,817,303	37.89	+1	+3	+1.7	+6.5
Miss.....	47,966	753,219	15.70	+12.8	+12.5	+23.8	+11.0	Wyo.....	3,941	192,579	48.87	+2	(1)	+4.0	+4.5

<sup>1</sup> For definitions of terms see the *Bulletin*, January 1948, pp. 24-26. All data subject to revision.

<sup>2</sup> Increase of less than 0.05 percent.

<sup>3</sup> Decrease of less than 0.05 percent.

TABLE 20.—General assistance: Cases and payments to cases, by State, August 1948<sup>1</sup>

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	July 1948 in—		August 1947 in—	
				Number	Amount	Number	Amount
Total <sup>2</sup>	356,000	\$15,491,000	\$43.48	-0.5	-0.9	+6.9	+15.8
Ala.	6,316	102,953	16.30	+3	+8	+27.3	+25.2
Alaska	87	3,090	35.52	( <sup>3</sup> )	( <sup>3</sup> )	-35.1	-30.0
Ariz.	2,100	62,104	29.57	+7	+2.4	-8	+2.0
Ark.	2,667	32,784	12.29	+9	+9	+7	+1.1
Calif.	28,993	1,378,717	47.55	-2.2	-1.8	+24.1	+23.5
Colo.	4,051	170,835	42.17	-1.7	-1.9	+5.1	+17.3
Conn.	*3,468	*186,250	45.05	-5.5	+5.2	+1.7	+15.1
Del.	837	28,385	33.91	-2.7	-6.0	+11.7	+4.8
D. C.	1,176	53,254	45.32	+1.9	+2.4	-10.0	-14.9
Fla.	*4,100	*67,300					
Ga.	3,015	49,646	16.47	+2.6	+3.0	+3	+14.6
Hawaii	1,061	50,232	47.34	+6.0	+3.0	+9.5	+7.6
Idaho	515	16,768	30.62	-1.0	-1.6	+3.6	+8.3
Ill.	26,182	1,340,389	51.20	-1.1	+2	+12.6	+30.2
Ind.	9,510	237,666	24.99	+5.6	+3.4	+12.9	+22.6
Iowa	3,258	81,244	24.94	-3.4	-3.0	-5.5	-2.4
Kans.	4,536	192,248	42.38	-2.4	+1	-4.2	-3.5
Ky.	2,045	34,929	17.08	-4	+8	( <sup>3</sup> )	( <sup>3</sup> )
La.	11,791	500,205	42.42	+10.9	+9.5	+29.8	+165.1
Maine	2,543	95,472	37.54	-4.6	+1.5	+16.5	+12.3
Md.	4,182	162,183	38.78	+3	-1.3	+3.2	+9.8
Mass.	16,158	712,764	44.11	-7	-1.1	+4.2	+15.5
Mich.	25,532	1,202,896	47.00	-7	+8	+17.5	+33.4
Minn.	5,991	260,839	43.54	-1	+5.6	+6.8	+27.1
Miss.	494	5,311	10.75	-9.0	-5	+2.7	+10.4
Mo. <sup>10</sup>	13,155	441,482	33.56	+3.2	+3.1	+19.4	+60.0
Mont.	1,314	35,761	27.22	-2.3	+1.8	+9.8	+9.7
Nebr.	1,383	39,546	28.59	+2	-2.1	-12.4	-1
Nev.	278	6,683	24.04	-7	+1.1	-5.8	+14.5
N. H.	1,156	38,275	33.11	+3.2	-5.3	+12.8	+15.4
N. J.	6,699	*357,141	53.31	-1	+4	+14.5	+28.4
N. Mex. <sup>10</sup>	1,910	40,215	21.05	+1.4	+1	+4.8	+4.6
N. Y.	60,437	3,900,784	64.54	-1.2	-1.4	-1.8	-3.1
N. C.	3,485	51,562	14.80	+1.8	+2.4	+24.8	+39.9
N. Dak.	697	21,755	31.21	-3.2	-9	+13.1	+13.2
Ohio	22,064	972,933	44.10	-1.6	-9	+17.2	+30.4
Okl.	*6,500	*78,800	( <sup>11</sup> )	( <sup>11</sup> )	( <sup>11</sup> )	( <sup>11</sup> )	( <sup>11</sup> )
Oreg.	4,406	224,761	51.01	-7.0	-1.9	+17.9	+24.2
Pa.	28,476	1,229,131	43.17	-1.0	-9.4	-11.2	+4.5
R. I.	2,658	124,590	46.87	-5.0	+1.9	-3.1	+7
S. C.	4,127	62,220	15.08	+1.0	+1.9	-11.3	+10.9
S. Dak.	629	14,168	22.52	+1.1	-12.7	-2.0	-15.3
Tenn.	1,807	23,650	13.09	+7.8	+2	( <sup>3</sup> )	+87.1
Tex.	*3,700	*68,000					
Utah	1,902	101,162	53.14	-1	+5.6	+9.3	+25.1
Vt.	700	18,000					
Va.	3,755	81,905	21.81	-2.7	+8	+4.4	+16.1
Wash.	7,938	481,827	60.70	-4.5	-2.2	+18.1	+41.7
W. Va.	3,637	53,831	14.80	+2	+1	-24.6	-23.3
Wis.	4,576	176,789	38.63	-2.3	-1.7	+8.5	+14.2
Wyo.	399	18,185	45.58	-7	+6	-2.9	+3.9

<sup>1</sup> For definitions of terms see the *Bulletin*, January 1948, pp. 24-26. All data subject to revision.

<sup>2</sup> Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey payments made for, and an estimated number of cases receiving, medical care, hospitalization, and burial only.

<sup>3</sup> Percentage change not computed on base of less than 100 cases.

<sup>4</sup> State program only; excludes program administered by local officials.

<sup>5</sup> About 10 percent of this total is estimated.

<sup>6</sup> Estimated.

<sup>7</sup> Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents about 60 percent of total.

<sup>8</sup> Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

<sup>9</sup> Not computed; data for August 1947 estimated.

<sup>10</sup> Excludes a few cases and small amount of local funds not administered by State agency.

<sup>11</sup> Includes cases receiving medical care only.

<sup>12</sup> Excludes estimated duplication between programs; 2,492 cases were aided by county commissioners and an estimated 4,600 cases under program administered by State Board of Public Welfare. Average per case and percentage changes not computed.

TABLE 21.—Aid to the blind: Recipients and payments to recipients, by State, August 1948<sup>1</sup>

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	July 1948 in—		August 1947 in—	
				Number	Amount	Number	Amount
Total	84,255	\$3,472,294	\$41.21	+0.5	+1.0	+5.7	+13.7
Total, 47 States <sup>2</sup>	66,545	2,778,114	41.75	+5	+1.2	+6.3	+15.8
Ala.	1,099	24,272	22.09	-6	-9	+0.1	+27.4
Ariz.	680	38,871	57.16	+1.0	+1.9	+7.4	+8.9
Ark.	1,667	35,113	21.06	+1.1	+1.2	+10.8	+9.4
Calif.	7,627	553,249	72.54	+1.6	+1.5	+16.5	+24.6
Colo.	385	20,736	53.80	+1.0	+8	+2.1	+13.6
Conn.	147	6,384	43.29	-7	+3	+5.0	+19.9
Del.	130	4,071	31.32	+8	+9	+8.2	+15.9
D. C.	210	9,524	45.35	-9	-2	-1.0	+5.2
Fla.	2,902	114,954	39.61	+1.2	+1.5	+7.0	+10.8
Ga.	2,365	54,520	23.05	+3	+1.2	+7.4	+21.3
Hawaii	86	3,103	36.08	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
Idaho	199	9,470	47.69	0	-1.1	-6.1	-4.3
Ill.	4,622	199,990	43.27	-3	+3	-3.7	+7
Ind.	1,890	66,680	35.28	-4	-2	-1.2	+0.3
Iowa	1,205	*56,876	47.20	-1	+1.2	-1.6	+5.6
Kans.	844	35,513	42.08	-5	+1.1	-18.3	-16.1
Ky.	1,910	35,557	18.62	+6	+1.1	+0.4	+10.4
La.	1,554	63,897	41.12	-5.5	-3.9	+1.6	+59.1
Maine	698	22,652	32.91	-7	-4	-7.4	-8.3
Md.	467	16,269	35.00	+2	( <sup>3</sup> )	-7	+4.1
Mass.	1,270	71,086	55.97	+7	+1.9	+5.0	+13.7
Mich.	1,531	68,512	44.75	+7	+1.8	+6.8	+17.7
Minn.	1,046	56,678	54.19	+2	+5.1	+5.3	+20.2
Miss.	2,318	55,059	23.75	+1.7	+1.1	+10.7	+9.6
Mo.	*2,800	*98,000	*35.00				
Mont.	450	18,776	41.72	+2	+1	+10.0	+13.4
Nebr.	521	24,162	46.38	+2	+3	+11.8	+21.4
Nev.	80	1,816	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
N. H.	298	12,786	42.91	0	+4	+1.0	+8.1
N. J.	635	28,822	45.39	+3	+1.2	+8.0	+13.2
N. Mex.	426	14,808	34.76	+1.2	-10.5	+23.1	+9.0
N. Y.	3,552	196,025	55.19	+2	-7	+4.7	+9.8
N. C.	3,377	98,404	29.14	+1.6	+7	+14.9	+26.9
N. Dak.	119	4,988	42.00	+8	+3.7	-4.8	+3.7
Ohio	3,452	137,704	39.89	+2	+5	+5.7	+15.0
Okl.	2,576	117,655	45.67	+1	+3.7	+3.2	+9.5
Oreg.	388	19,780	50.98	+1.8	+2.2	+1.8	+20.3
Pa.	14,880	604,934	59.98	+6	+7	+4.9	+4.1
R. I.	136	6,315	46.43	-3.5	-3.5	-4.2	+5.0
S. C.	1,328	27,629	20.80	+5	+3.1	+8.9	+2.2
S. Dak.	207	6,430	31.06	-5	-9	-1.9	+4.1
Tenn.	1,986	68,921	34.70	+1.4	+8.8	+14.2	+26.5
Tex.	5,709	199,483	34.94	+8	+1.0	+6.3	+11.3
Utah	177	9,829	55.53	-1.1	+3.4	+26.4	+45.7
Vt.	190	7,306	38.45	0	( <sup>3</sup> )	+7.3	+10.6
Va.	1,244	30,620	24.61	+1.1	+1.3	+7.9	+16.3
Wash.	675	46,820	69.36	-7	-1.5	+8.0	+20.8
W. Va.	876	20,747	23.68	+5	+3	+6	+2.7
Wis.	1,289	51,935	40.29	0	+5	+1.3	+9.4
Wyo.	112	5,143	45.92	-3.4	-2.9	+13.1	+1.0

<sup>1</sup> For definitions of terms see the *Bulletin*, January 1948, pp. 24-26. Figures in italics represent program administered without Federal participation. Data exclude program administered without Federal participation in Connecticut, which administers such program concurrently with program under the Social Security Act. Alaska does not administer aid to the blind. All data subject to revision.

<sup>2</sup> Under plans approved by the Social Security Administration.

<sup>3</sup> Average payment not calculated on base of less than 50 recipients; percentage change, on less than 100 recipients.

<sup>4</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.

<sup>5</sup> Decrease of less than 0.05 percent.

<sup>6</sup> Estimated.

<sup>7</sup> Represents statutory monthly pension of \$35 per recipient; excludes payment for other than a month.

TABLE 22.—Aid to dependent children: Recipients and payments to recipients, by State, August 1948<sup>1</sup>

State	Number of recipients		Payments to recipients		Percentage change from—					
	Families	Children	Total amount	Average per family	July 1948 in—			August 1947 in—		
					Number of—		Amount	Number of—		Amount
					Families	Children		Families	Children	
Total.....	450,762	1,151,996	\$30,122,369	\$66.83	+0.5	+0.6	+0.6	+11.6	+12.1	+19.4
Total, 50 States <sup>2</sup> .....	450,712	1,151,873	30,120,325	66.83	+0.5	+0.6	+0.6	+11.6	+12.1	+19.4
Alabama.....	10,835	29,588	358,627	33.10	+4	+7	+6	+30.7	+28.2	+41.8
Alaska.....	230	532	7,380	32.09	+4	+7	+4	+2.7	+3.4	+8
Arizona.....	2,553	7,374	124,569	48.80	+7	+4	+6	+7.1	+8.4	+2.6
Arkansas.....	9,737	25,274	340,730	34.99	+1.4	+1.3	+1.2	+32.8	+31.7	+30.4
California.....	17,349	39,746	1,917,047	110.50	+2.4	+2.2	+2.9	+47.5	+41.0	+60.6
Colorado.....	4,525	12,360	347,009	76.89	-7	-8	-3	+0.5	+9.2	+23.0
Connecticut.....	2,784	6,954	280,696	100.82	-2.7	-2.5	-1.1	+1.9	+2.1	+13.3
Delaware.....	387	1,134	28,262	73.03	+6.3	+6.6	+6.7	+29.4	+34.0	+34.2
District of Columbia.....	1,420	4,340	106,824	75.23	+2.2	+2.4	+1.7	+4	+4.6	+2.1
Florida.....	17,031	41,964	717,336	42.12	+2.6	+2.8	+2.8	+43.0	+41.6	+38.1
Georgia.....	9,185	23,617	339,212	36.93	+1.8	+2.0	+2.2	+39.5	+39.8	+47.3
Hawaii.....	1,473	4,358	123,207	83.64	-3	-7	+9	+43.4	+39.5	+23.7
Idaho.....	1,881	4,797	165,294	87.88	-1	-4	+5	+7.9	+6.7	+20.7
Illinois.....	21,879	55,635	1,921,262	87.81	+2	+3	+5	-1.1	+9	+9.7
Indiana.....	8,494	21,101	437,529	51.51	+6	+5	+9	+10.6	+11.5	+24.6
Iowa.....	4,888	12,506	\$362,537	74.17	-3	-2	+8	+19.3	+19.1	+46.6
Kansas.....	4,831	12,255	342,788	70.96	-5	-4	-9	+19.3	+19.1	+46.6
Kentucky.....	14,242	36,049	533,480	37.46	+3.2	+3.2	+3.2	+43.4	+41.2	+53.6
Louisiana.....	15,751	41,267	867,501	55.08	+2.8	+3.1	+2.7	+28.1	+29.5	+81.7
Maine.....	2,600	7,415	202,370	77.83	+2.1	+1.6	+1.7	+39.9	+39.2	+42.1
Maryland.....	4,819	14,577	351,089	72.86	-2	-4	-1.6	-2.1	+2.8	+1.6
Massachusetts.....	10,258	25,322	1,040,747	101.46	-2	-2	-8	+10.4	+10.0	+18.2
Michigan.....	21,674	50,944	1,776,223	81.95	-1.1	-9	+1.1	+7.6	+6.1	+13.5
Minnesota.....	6,778	17,380	471,865	69.62	-1	( <sup>3</sup> )	+7	+13.5	+13.9	+17.1
Mississippi.....	6,420	17,110	168,912	26.31	+10.6	+10.7	+10.7	+18.0	+17.8	+17.1
Missouri.....	20,792	53,629	960,925	46.22	+5	+5	+6	+2.4	+1.2	+72.2
Montana.....	1,907	4,925	135,002	70.79	-1.4	-2.2	-1.5	+14.0	+13.3	+18.7
Nebraska.....	3,194	7,569	249,487	78.11	-3	-2	+4.3	+1.5	+2.0	-5.6
Nevada.....	50	123	\$,044	40.88	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
New Hampshire.....	1,197	3,062	98,477	82.27	-2	+5	+8	+7.4	+7.3	+12.9
New Jersey.....	4,787	12,533	391,273	81.74	+9	+5	+5	+14.1	+16.3	+17.0
New Mexico.....	4,696	12,328	219,538	46.75	-5	-1.1	-13.4	+26.4	+25.6	+25.0
New York.....	44,656	103,977	4,462,263	99.93	-6	-6	-1.4	+7.2	+7.8	+10.5
North Carolina.....	9,403	26,819	335,392	35.67	+7	+7	+6	+19.8	+19.5	+20.7
North Dakota.....	1,609	4,382	140,526	87.34	-1.0	-1.1	-1.1	+2	-1	+19.0
Ohio.....	10,967	29,988	725,365	66.14	+4	+7	-7	+17.2	+17.1	+19.4
Oklahoma.....	23,719	59,408	1,052,623	44.38	+2	+4	+4	+17.8	+14.6	+18.8
Oregon.....	2,691	6,856	266,450	99.02	-1.5	-1.2	-1.7	+20.0	+20.4	+57.3
Pennsylvania.....	39,936	102,890	3,301,489	82.67	-1	+3	+3	+1.9	+2.4	+17.6
Rhode Island.....	2,761	6,789	213,695	77.40	+1.4	+9	-1	+8.1	+6.3	+7.3
South Carolina.....	6,273	17,612	170,107	27.12	+9	+9	+1.4	+8.4	+9.7	+15.9
South Dakota.....	1,807	4,541	84,110	46.55	+3	+2	+1	+3.6	+3.6	+3.7
Tennessee.....	15,919	42,735	772,684	48.54	+1.4	+1.7	+0.6	+15.7	+16.0	+23.7
Texas.....	15,791	42,182	658,637	41.71	-3.0	-1.4	+6.4	+7.8	+14.1	+4.8
Utah.....	2,983	7,739	322,244	108.03	+1.7	+1.2	+7.0	+24.0	+20.6	+44.7
Vermont.....	825	2,229	40,137	48.65	+4	+3	+1.1	+19.2	+18.0	+24.8
Virginia.....	5,286	15,196	222,262	42.05	+1.7	+1.7	+2.3	+16.3	+14.5	+23.5
Washington.....	8,474	20,283	839,245	99.04	-1.0	-1.7	-1.7	+17.0	+15.4	+9.0
West Virginia.....	11,262	31,068	458,164	40.68	+5	+3	+2	+14.7	+15.0	+13.6
Wisconsin.....	7,345	18,383	631,556	85.98	-5	-4	( <sup>3</sup> )	+5.0	+5.4	+12.6
Wyoming.....	408	1,121	35,248	86.39	+3.3	+1.4	+8	+7.9	+3.5	+7.7

<sup>1</sup> For definitions of terms see the *Bulletin*, January 1948, pp. 24-26. Figures in italics represent program administered without Federal participation. Data exclude programs administered without Federal participation in Florida, Kentucky, and Nebraska, which administer such programs concurrently with programs under the Social Security Act. All data subject to revision.

<sup>2</sup> Under plans approved by the Social Security Administration.

<sup>3</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.

<sup>4</sup> Decrease of less than 0.05 percent.

<sup>5</sup> Percentage change not calculated on base of less than 100 families.

(Continued from page 21)

**GREAT BRITAIN. MINISTRY OF HEALTH.**  
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**NIESSEN, ABRAHAM.** "Actuarial Estimates for Public Sickness Insurance Plans." *Journal of the Amer-*

*ican Statistical Association*, Washington, Vol. 43, Mar. 1948, pp. 61-73. \$8 a year.

"Organized Health Services in Saskatchewan." *International Labour Review*, Geneva, Vol. 58, July 1948, pp. 38-46. 50 cents.

Describes the first Government-sponsored Provincial program of pre-paid hospital care in Canada.

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